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A SURVEY
OF CONSUMER ISSUES
AMONG THE PEOPLE
OF ONTARIO

By

Dr. Mel S. Moyer
York University

In association with:


Mrs. Dagmar A. Stafl
Project Director
Ministry of Consumer and
Commercial Relations

Mr. Rudy Wall
Economist
Ministry of Consumer and
Commercial Relations

Miss Margaret Maciver
Complan Research Associates, Ltd.

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I. BACKGROUND

In recent years, consumers have expressed increasing concern with their efforts to meet their needs in the marketplace. Concurrently, they have voiced growing criticism of existing business practices. As a result, citizens have tended to look increasingly to governments to involve themselves in the marketplace in the public interest.

For governments, this intensifies several problems. One is picking priorities. Public demands for government services seem limitless; public resources are not. Another problem is justifying those priorities. Everyone concerned wants evidence that government programs are well designed and worth the cost.

In this situation, hammering out a well-conceived program of government action requires discipline, discrimination and information. Above all, it necessitates information as to which of many possible actions the public would most want a ministry to undertake.

In Ontario, as elsewhere, the options are numerous and information on the public's awareness, attitudes and priorities has been sparse.

To add to the information available for policy-making, the Ministry has arranged for two studies of Ontario Consumer Issues. The first was published in August, 1978. This is the second. Since public opinion is influenced by people's recent experiences, readers are urged to note (in the section on methodology) when the survey was carried out and to examine the findings in light of major events that occurred before and after each survey.

II. PURPOSE

Against that background, the objectives of this study are:

1. To identify those product and service areas which, in the opinion of Ontario citizens, most need improvement.
2. To identify those business practices which, in the opinion of Ontario citizens, most need corrective action.
3. To identify areas where Ontarians are uninformed or misinformed about available remedies for their consumer problems.
4. To monitor changes in public awareness, attitudes and concerns over time so that the Ministry can identify and respond to changes in consumer issues.

III. SUMMARY OF METHODOLOGY

Both studies were based on province-wide personal interviews with respondents 18 years of age and over living in private households in urban and rural Ontario. The first survey involved 956 interviews and was conducted between April 1 and April 15, 1978. The second survey involved 885 interviews and was conducted between November 21 and December 20, 1980.

Both surveys followed roughly the same methodology. For a complete description of the 1978 survey see Ontario Consumer Issues, 1978. A detailed methodology of the 1980 Survey, including the questionnaire and sample maps, is provided in the appendices. The appendices are drawn from the Complan consultant report entitled Consumer Satisfaction Survey, Phase Two, Technical Appendix.

IV. HIGHLIGHTS AND INTERPRETATION

The consumer issues which are the focus of this report are best analysed in the perspective of the marketplace as Ontarians see it and in the context of the full range of public concerns that touch Ontarians' lives.

It is worth noting, then, that the Ministry and its mission are in the consumer view, part of a larger system of checks and balances. While most people do not see business as naturally altruistic, they seem to believe that, within that system, companies are reasonably responsive to consumer needs. The necessary contributory checks include energetic competitors, effective media, and capable consumers as well as involved governments.

For the Ministry, it is also important that the issues that most concern the public are inflation, energy, unemployment, education, and government spending. This represents a notable shift in personal priorities. Inflation is even more troubling than it was at the time of the first study, and now tops the list, while energy has become much more worrisome and has moved from sixth place to second.

In general, Ontarians would have governments attack about the same issues that vex them personally. Outweighing all others are inflation, unemployment, government spending and, taking on a new urgency, energy.

Within the consumer area, citizen's concerns centre on costs: the cost of food, of other products, of shelter, of money, and of services. And, implicitly, people seem to be saying that they would not want to solve those problems by raising the costs of government. This is seen in the fact that excessive government spending is already among the public's major concerns, by the recognition that government action may raise costs and by the fact that those people who most welcome government action on behalf of the consumer are also the people who would least welcome higher taxes as a consequence.

It is within that overriding set of concerns that the Ministry must seek to serve the consumer. In some respects the Ministry's mandate seems less compelling to Ontarians than it did in 1978, while in other ways it is not. In people's lists of personal priorities, and still more in the public's list of government priorities, getting a fair deal for the consumer has lost some of its prior position. On the other hand, the particular consumer concerns that people cite are said to be more pressing than

they were at the time of the first study. Moreover, there is no evidence that respondents want less involvement by government now than a few years ago.

Behind this there lies a continuing ambivalence in the public view of business. A large majority of citizens believe both that business is becoming more aware of its social responsibilities, and that most businesses subscribe to caveat emptor. Added to that, today's consumers are registering a measure of disappointment with business performance in recent years. The electronic media may be seen in a similar way.

A minority of Ontarians think that treatment of consumers by business has improved and are optimistic about the future. A more prevalent view, however, is that things haven't changed and are not likely to do so in the future. On almost every aspect of consumer affairs, people report that their actual experiences between 1978 and 1980 were less satisfactory than they had anticipated. Indeed, the data suggest that in the last two or three years, Ontarians have been finding their lives more stressful. Consistent with that, on most questions concerning companies there is seen a hardening of attitudes toward the business community.

It does not follow that attitudes toward government have become more favourable. They have not. Governments continue to be seen as favouring business more than consumers. Moreover, the public's appraisal of the work of government on their behalf is not more positive than their evaluation of the performance of the private sector. Nevertheless, there is, out of these rather kaleidoscope shifts in experiences and attitudes a continuing and somewhat greater willingness to have government help in getting a fair deal for consumers.

The public's 1980 scorecard on particular kinds of business demonstrates that neither the overall appraisal of business nor the relative standing of various kinds of companies has undergone major changes since 1978. In both years, respondents give their highest ratings to small shopkeepers, travel agents, trust companies, department stores, and supermarkets, reserving their lowest scores for door-to-door sales organizations, used car dealers, finance companies and auto manufacturers.

In many respects, the consumer behaviour of Ontarians has not changed during the last two or three years. While the data reveal that subgroups behave quite differently from one another, the survey also highlights the fact that in their shopping habits, in where they get information, and in how they seek redress, they act as they did at the time of the first study.

If lack of knowledge is a consumer problem, then it is one which remains substantial and undiminished. On what consumer legislation protects them, on how to learn about their rights, and on redress mechanisms such as the Residential Tenancy Commission, significant proportions of the populace indicate that they are uninformed. This problem tends to be greatest among those who are disadvantaged in terms of education, occupational skills, income, and age.

At the same time, there is evidence throughout the study of the effect that a consumer's education has on his or her capability in the marketplace. People with better educations are consistently better informed about their rights, about available sources of purchase information, and about how to get redress. Not infrequently, housewives, unskilled workers and the elderly lack these advantages.

Complaining behaviour is essentially unchanged. Most shoppers say they have not had cause to complain of late. When they do, they go to the seller rather than a third party, and they usually get satisfaction. Failure to complain is traceable to indifference, to defeatism, and to being disadvantaged.

The remedial actions Ontario consumers espouse are also largely unchanged by changing times. The preferred solutions for consumer problems continue to lie with established institutions such as the schools and the media and regular channels such as not buying an offending company's products and serving on marketing boards rather than radical actions such as boycotts and litigation. As well, a Canadian Ralph Nader continues to be a popular concept.

The second study gave special attention to the consumer and insurance. It found that about half of insurance buyers shopped around. It also found a continuing difficulty for some consumers in getting car insurance claims settled fairly, widespread confusion because of the wording of policies, and significant interest in each of four kinds of added coverage on auto insurance.

The province's rent review program also came in for special study. It is known to about half or more of all consumers. The details of the program, including the name of the review body and the maximum amount of a rent increase, are known to only a few. The Residential Tenancy Commission is generally seen as reasonably unbiased and helpful.

This second survey followed the controversy over some transit advertising. It found that substantial minorities of citizens, especially women, object to transit advertising of personal hygiene products, cigarettes, and alcoholic beverages.

How people feel about invasion of privacy was also examined. Ontarians have considerable concern over excessive information gathering, especially by governments and credit institutions. Many are also disturbed over the loss of privacy occasioned by computers. While there is much uncertainty over remedies, government, along with the private sector, is seen as having a major role in providing protection against unwarranted intrusions of this kind.

On most current consumer issues, the majority of respondents forecast no change, but where change is expected, it is most often for the better. Where pessimism exists, it has to do with the prospects of getting adequate repair services.

The next section analyses the detail behind these highlights.

V. ANALYSIS

A. PUBLIC ATTITUDES TOWARDS BUSINESS AND GOVERNMENT

Ontarians¹ have mixed views of business. On the one hand, a large majority feels that business is becoming more aware of social responsibilities such as pollution and safety (Table 1). This conviction is weakest among young adults and strongest among skilled workers and those in the professional/owner/manager group.² On the other hand, substantial majorities feel that the attitude of business today is to let the buyer beware, and that most manufacturers care only about making a profit and not about the quality of their product.

As Table 1 illustrates, attitudes toward business have become more critical between 1978 and 1980. A significantly higher proportion of respondents today think that most businessmen subscribe to "let the buyer beware" and care only about making a profit. In the same vein, fewer consumers in the second survey were convinced that business is becoming more aware of its social responsibilities.

This hardening of attitudes toward business coincides with a more favourable attitude toward government regulation of business (see Table 9).

Table 1 also shows that a majority of Ontarians feel that government favours business more than consumers. Least supportive of this view are professionals, owners, and managers; most convinced of it are skilled workers. Overall, this perception is almost unchanged between 1978 and 1980.

¹ To avoid repetition, the following terms are used interchangeably to refer to those in the sample: Ontarians, respondents, consumers, customers, buyers, people, citizens, shoppers, the public and the populace.

² For easy reference, each paragraph in section V is keyed to the supporting table. However, at various points the analytic comments go beyond the level of detail which can be presented in the tables. Therefore, any reader who wishes to is invited to examine the tabular material on which the detailed observations are based. Arrangements to do so can be made by contacting Mrs. Dagmar A. Staf1, Chief Economist, Ministry of Consumer and Commercial Relations, 555 Yonge St., Toronto, Ontario, M7A 2H6.

Table 1: Beliefs about business and government
(Question 8 in both surveys)

<u>Statement</u>	<u>Percentage of respondents with an opinion who agree with the statement</u>	
	<u>1978</u>	<u>1980</u>
Business is becoming more aware of social responsibilities, such as pollution and safety	85	80
The attitude of business today is "let the buyer beware"	66	71
Government favours business more than it does consumers	64	63
Most manufacturers care only about making a profit and not about the quality of their product	51	59
The attitude of most stores is that the consumer is always right	52	N/A
The attitude of business today is that the consumer is always right	N/A	31

To elicit consumer attitudes in more detail, respondents were asked to give their evaluation of the type of job various industries do for them. Table 2 shows that the public's assessment tends to be favourable, with most kinds of business being given at least a medium rating.

Consumers give their highest ratings to small shopkeepers, travel agents, trust companies, department stores, and supermarkets. Their lowest ratings go to door-to-door sales organizations, used car dealers, finance companies, auto manufacturers, mail order houses, home construction firms and garages and auto mechanics.

Table 2 signals no substantial change in public attitudes towards the kinds of business named. The general level of approval is similar in 1978 and 1980. Similarly, the ratings and the rankings given to the individual industries are largely unchanged in the period between the two studies.

Table 2: The kind of job various industries do.
(Question 4 in both surveys)

<u>Industry*</u>	Average rating (7 = excellent) (4 = average) (1 = very poor)	
	<u>1978</u>	<u>1980</u>
Small shopkeepers	5.2	5.1
Travel agents	5.1	5.1
Trust companies	5.0	4.9
Department stores	4.9	4.9
Food supermarkets	4.9	4.8
Life insurance companies	4.6	4.6
Makers of electrical appliances	4.5	4.6
General and auto insurance companies	4.5	4.5
Home improvement and repair firms	4.1	4.4
New car dealers	4.2	4.2
Advertising industry	4.1	4.0
Real estate brokers	4.1	4.0
Garages, auto mechanics	3.8	3.9
Home construction	3.5	3.8
Mail order houses	3.9	3.7
Auto manufacturers	3.6	3.6
Finance companies	3.2	3.4
Used car dealers	3.3	3.2
Door-to-door sales	2.9	2.9

*Not all respondents rated every industry. For complete detail, refer to the computer report.

Evaluations of industries vary somewhat by kind of respondent. Men tend to be more critical than women. People in the northwestern part of the province usually assign the highest scores, while residents of eastern Ontario and metro Toronto tend to give below average assessments. Older people customarily render more favourable judgments than younger ones, and people over 60 often give the highest marks. As education increases, the respondent's scores tend to decrease. Among occupational groups, housewives almost always give the best assessments; skilled and unskilled workers often give the worst.

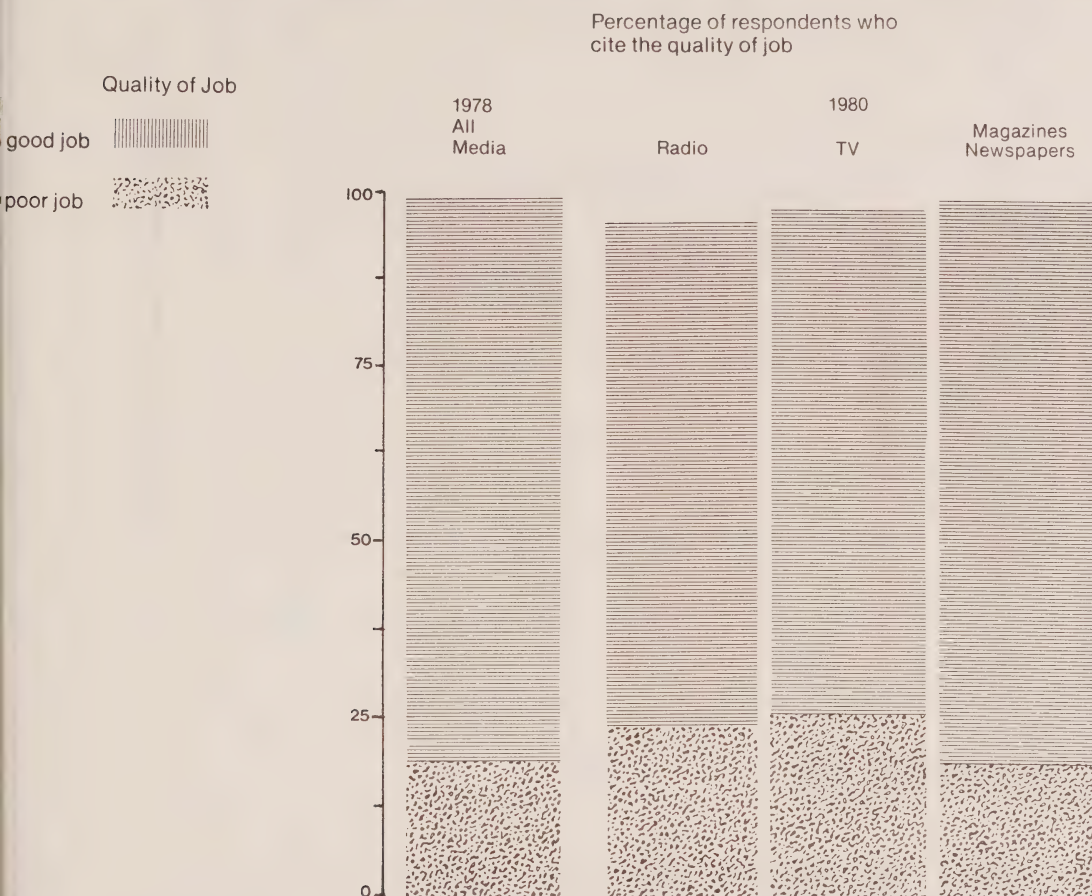
Respondents were asked to indicate whether their low evaluations rested on personal experience or hearsay. Hearsay and low evaluations tended to go together.

Assessments of the performance of the media seem also to have been quite stable over recent years. In the previous study, a solid majority of respondents are found to believe that the media have done a good job of informing and educating consumers (Table 3 and Chart A). Magazines and newspapers get the same high ratings that were attached to all media in 1978. The electronic media, while still generally praised, receive lower scores and may have lost some favour in recent years.

Table 3: Kind of job the media have done in informing and educating the consumer. (Question 9 in both surveys)

<u>Quality of Job</u>	<u>Percentage of respondents who cite the quality of job</u>			
	<u>1978</u>	<u>1980</u>		
	<u>All Media</u>	<u>Radio</u>	<u>TV</u>	<u>Magazines Newspapers</u>
A very good job	20	17	17	17
A fairly good job	61	56	56	64
A fairly poor job	13	17	18	12
A very poor job	5	6	7	6
No response	1	4	2	1

PART A: Kind of job the media have done in informing and educating the consumer.



When citizens evaluate the media, the most favourable evaluations are given by unskilled workers and housewives. Women assign better scores than men. Ratings decline as the respondent's education increases. The media are scored lowest by those with the highest incomes and by those in the professional/owner/manager group.

Beliefs about the value of consumer spokesmen are also similar to two years ago. Most Ontarians continue to think that Canada needs a Ralph Nader (Table 4). The appeal

of such a champion increases with education, and is highest among skilled workers, housewives, residents of metro Toronto, and women generally.

Table 4: The need in Canada for a consumer spokesman such as Ralph Nader. (Question 10 in both surveys)

	<u>Percentage of respondents who say</u>	
	<u>1978</u>	<u>1980</u>
Yes	71	72
No	22	22
No response	7	6

B. CITIZENS' CONCERNS IN GENERAL

One of the mandates of the Ontario Ministry of Consumer and Commercial Relations is to foster a fair deal for consumers. However, in pursuing that goal, the Ministry should be guided by an understanding of where that particular objective fits in the larger context of citizen's concerns. Respondents were, therefore, invited to set forth their full range of concerns, including those issues which have high priority with them personally, and those to which they assign high priority for governments.

When asked to rate the issues that are important to them personally, people most frequently cited inflation, energy, unemployment, education, and government spending in that order (Table 5 and Chart B).

This represents a substantial shift in personal priorities from the time of the first study. Inflation is even more troubling to people than it was during the first

Table 5: Priority public issues. (Question 1 in both surveys)

Issues	Issues which concern people personally			Issues which should have government priority		
	Percentage of people who mentioned that issue*		Rank	Percentage of people who mentioned that issue*		Rank
	1978	1980		1978	1980	
Inflation	41	48	2	1	46	3
Energy	22	36	6	2	22	5
Unemployment	44	32	1	3	55	1
Education	30	31	4	4	16	7
Government spending	33	28	3	5	47	2
Environment	11	19	11	6	11	11
Cost of health care	26	17	5	7	25	4
Lower taxes	22	17	7	8	20	6
Fair deal for consumers	19	17	8	9	14	8
Law and order	17	12	9	10	14	9
Pensions	11	12	10	11	13	10
Abortion	10	8	12	12	3	15
Immigration	8	8	13	13	11	12
Public safety	6	6	14	14	6	5
National security	3	3	15	15	8	10

* The answers total more than 100 per cent because respondents were asked to name the three issues that concerned them personally the most and the three issues which should have the highest priority for government. Respondents were also invited to name any other unlisted issue, but no others were mentioned a significant number of times.

CHART B: Priority public issues.

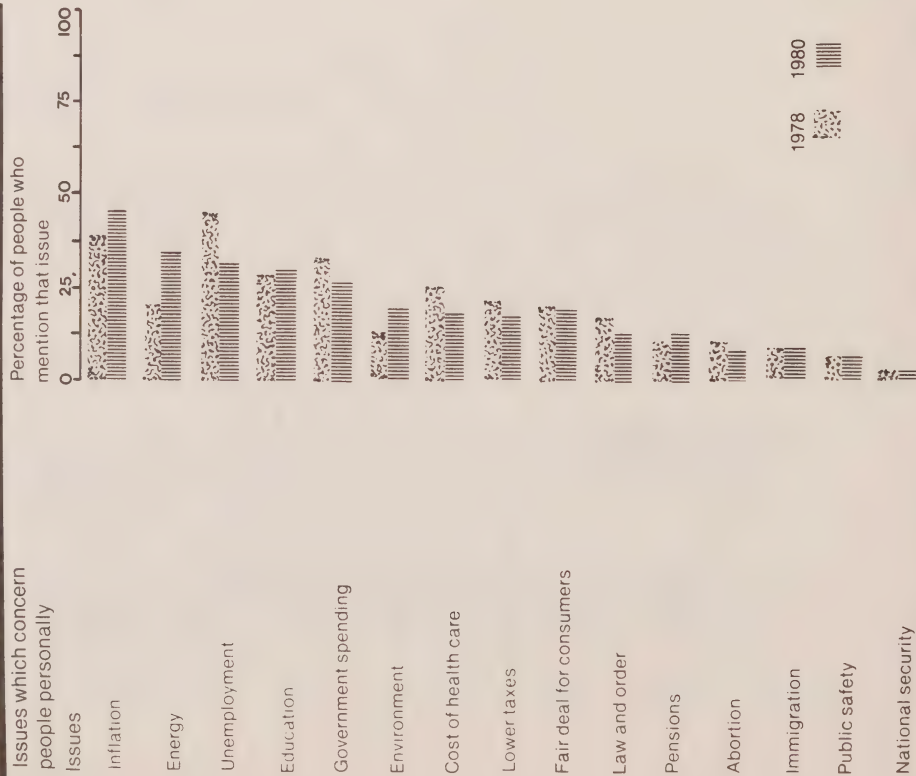


CHART C: Priority public issues.



survey and now tops the list of concerns. Energy has become a much more worrisome issue, moving from sixth place two or three years ago to second position now. Unemployment is mentioned less often, and moves from first place to third. Education and government spending received fewer mentions than in the first survey, but they continued to be areas of major concern to the public.

As noted earlier, the Ministry has a particular interest in understanding what importance Ontario citizens give to achieving "a fair deal for consumers". In the previous survey, respondents located this matter in the middle of their list of their personal concerns, thereby assigning it a medium rank. In this survey, they assigned it a slightly lower personal priority.

Other noticeable trends were a decrease in the priority given to the cost of health care and an increased concern for the environment.

Concern for inflation increases with education. It is highest among clerical workers, salespeople, professionals, owners, and managers, and it is lowest among unskilled workers. It is of great concern to people under 30. Perhaps unexpectedly, it is cited least by those who are at or approaching the ages of retirement and potentially fixed incomes.

While energy is an issue of wide concern, it is mentioned most by professionals, owners, managers, and those with the highest incomes.

Unemployment is a particular worry to unskilled workers, and to those earning \$15,000 to \$25,000. Education has above-average priority for people aged 30 to 44, for parents, for women, and for those who have university training.

The cost of health care is a particular issue to women and to those who are low in education, low in income and high in years.

Environmental issues are mentioned least by the elderly and by those with grade school educations.

Lower taxes matter most particularly to people over 45, and to those with unskilled jobs and the least education. Taxes are of much less concern to those with the most education, to people in professional, owner's or manager's jobs, and to inhabitants of metro Toronto.

It is instructive to compare the priorities which citizens express for themselves and those they would assign

to government. In general, issues which Ontarians think should have highest government attention are the same as those which most concern them personally (Table 5 and Chart C). This was also the case in the first study. Inflation, unemployment and government spending continue to top the list but, on the public agenda as in private concerns, unemployment becomes somewhat less dominant as energy moves up the list of matters for government attention. As priorities the public would want government to work on, these four issues outweigh all others by a substantial margin.

A reduced priority for the cost of health care, and heightened concern for the environment are evident, both of these trends being paralleled in the changing list of personal concerns.

While private and public priorities tend to coincide, there are some noteworthy exceptions to this rule (Table 5). In both surveys education and abortion have a lower place among the matters assigned to governments than among the concerns attributed to citizens.

Table 5 further suggests that people still see government as having a solid role in education, a modest part in getting a fair deal for consumers, and little place in matters concerning abortion.

It was noted that, in the list of personal priorities, getting a fair deal for consumers had slipped slightly, but was still seen as having medium importance for individuals. In the list of priorities which people would assign to governments, the drop is more marked. More specifically, there is a notable decrease in the percentage of the populace who mention getting a fair deal for consumers as a high priority government task, and the matter moves from eighth to thirteenth place on the public's list of areas for priority government attention (Table 5).

C. THE CONSTITUENCY FOR GOVERNMENT ACTION TO GET A FAIR DEAL FOR CONSUMERS

Just as the Ministry has a logical interest in the degree of importance people assign to getting a fair deal for consumers, it has a stake in knowing what types of people

give relatively high priority to that task, and what types of people do not. The Ministry can thereby learn something not only about the size of its mandate, but also about the character of its constituency.

Understanding of this kind come from a dissection of detailed data rather than the presentation of summary tables. However, the resulting insights can be highlighted. Subgroups in the sample agree, in a general way, on the rank they assign to getting a fair deal for consumers. Moreover, those who are particularly solid in their endorsement of government action on behalf of consumers -- the Ministry's special supporters, so to speak -- are not an unusual subgroup sharply different from the populace as a whole. Rather, they are fairly diffuse body covering most geographical areas, educational levels, occupational classes and income groups. To that extent, the Ministry's constituency is fairly representative and broadly based.

At the same time, one can identify those who are weakest in supporting this mission. They are residents of metro Toronto, those with college educations, men and professionals, owners and managers.

As at the time of the first study, those respondents who have most concern for a fair deal for consumers are also relatively concerned about taxes, whereas those respondents who have least concern for a fair deal for consumers are also relatively unconcerned about taxes. This dichotomy suggests that those who most welcome government action on behalf of consumers would least welcome higher taxes as a consequence. It also indicates that those who are weakest in their support for government activity in the consumer area do not take that position because they are unusually upset about the possible effect on their own taxes.

D. PEOPLES' CONCERNS IN THE CONSUMER AREA

Among those concerns which are specifically in the consumer area, the ones most often cited as serious have to do with cost. These include the costs of food, of other products, of shelter, of borrowing money, and of personal or

household services (Table 6 and Chart D). This is consistent with the top priority given to the inflation problem in Table 5. The poor quality of many products is also a worrisome issue. Other problems attracting lesser but frequent comment are too much credit available, the failure of companies to live up to their advertising claims, the poor quality of repair services, excessive advertising, misleading and confusing labelling, inadequate guarantees and warranties, and too much packaging. Mentioned less often are two concerns about insufficient information, namely information about different products and services, and about what to do if something is wrong with a product.

This shopping list of buyers' concerns seems quite stable, there being no clear evidence that individual items have changed relative importance in the period between the two studies.

Those who express particularly acute concern over these consumer problems tend to be in the lower socio-economic groupings. Housewives, adults with children, and women in general express more than average anxiety over the cost-related items.

It will be remembered that Table 5 indicated that, in the list of concerns bothering individuals, and still more in the list of matters assigned to governments, getting a fair deal for consumers had lost some priority. It is worth noting, then, that Table 6 suggests that, over the last three years, specific consumer issues have not become less bothersome to people but more so. This is seen in the fact that the percentage of shoppers who are extremely or moderately concerned about each consumer issue has in most cases increased in the interval between the two surveys. It would appear, therefore, that if Ontarians would have governments assign a lower priority to getting a fair deal for consumers, it is not because specific consumer problems have become less vexing but because other issues (energy, for example) have become more pressing. That in turn would suggest that over the last two or three years Ontarians have been finding their lives more stressful.

When asked about other consumer problems, most people said that they found that computer billing errors are hard to have corrected (Table 7). A sizeable and growing majority also believed that there are too many dangerous products on the market. Fewer, but still a majority, state that when buying real estate it is difficult to get all the information needed to make a wise decision. This is a particular problem for people aged 18 to 44, for adults with families, and for those in the skilled worker group. A substantial fraction of consumers report difficulties in getting car insurance claims settled fairly. A growing fraction feel that advertising does not supply useful information about products. This criticism comes most

strongly from consumers under 30, from skilled workers, from college graduates, and from residents of metro Toronto. Finally, a significant minority, especially the young and well educated, find that most companies do not handle complaints properly. The relative seriousness of these problems seems not to have changed significantly during the last three years.

Table 6: Priority consumer issues.
(Question 2 in both surveys)

Issue	Percentage of respondents who are extremely or moderately concerned about that issue			
	Per cent		Rank	
	1978	1980	1978	1980
Food prices	88	92	1	1
Prices of many other products	86	89	2	2
Cost of renting or owning a house or apartment	80	79	3	3
Poor quality of many products	74	78	4	4
Cost of borrowing money	N/A	76	-	5
High cost of personal or household services	N/A	68	-	6
Too much credit available	63	66	8	7
Failure of many companies to live up to claims made in their advertising	60	66	9	8
Poor quality of after-sales service and repairs	66	65	5	9
Too much advertising	64	63	7	10
Misleading and confusing labelling	54	62	11	11
Inadequate guarantees or warranties	56	60	10	12
Too much packaging	65	58	6	13
Not enough information about different products and services	46	52	12	14
Not knowing what to do if some- thing is wrong with a product	39	52	13	15

CHART D: Priority consumer issues.

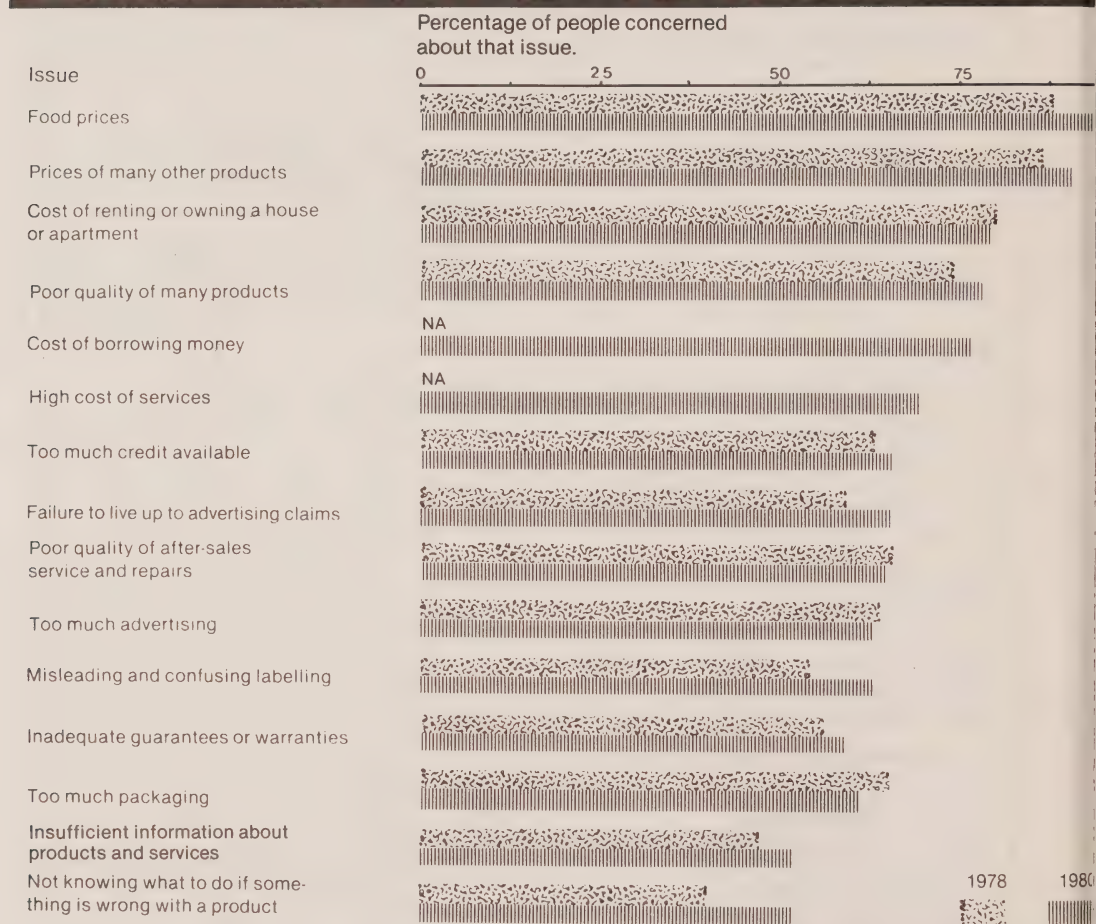


Table 7: Other consumer problems.
(Question 3 in both surveys)

<u>Statement of problem*</u>	Percentage of respondents who have had dealings in this area who agree with the statement	
	<u>1978</u>	<u>1980</u>
Computer billing errors are difficult to have corrected	76	77
There are too many dangerous products on the market	60	68
Very many products break or go wrong soon after you buy them	48	N/A
When buying real estate, it is difficult to get all the information needed to make a wise decision	N/A	56
It's very difficult to get car insurance claims settled fairly	43	43
Advertising does not supply useful information about products	32	42
Most companies do not handle complaints properly	34	32
<p>* The statements listed above are all negative in tone. In fact during the administration of these questions, some statements were positive and some negative. To provide comparable statements in the table, the positive statements in the questionnaire are presented here in the negative form.</p>		

E. SHOPPERS' BUYING HABITS

Ontarians' basic buying habits appear quite stable (Table 8). People claim that, typically, they comparison shop and use grocery shopping lists. A majority say that they generally make a budget and keep to it. Infrequently, but at one time or another, most respondents buy on impulse, overspend, and buy things they don't need. Still, sizable minorities claim that they never do. In these respects, shoppers picture themselves in similar ways as in the first study.

As described by respondents, the buying behaviour of subgroups is higher variegated. For example, relative to other groups, people over sixty do less comparison shopping and make less use of budgets, but rely more on grocery shopping lists, and claim to be less likely than others to

Table 8: Shoppers' buying habits
(Question 16 in the second survey; question 18
in the first survey)

<u>Buying Behaviour</u>	Percentage of respondents who do			
	<u>Always</u>		<u>Sometimes</u>	
	<u>1978</u>	<u>1980</u>	<u>1978</u>	<u>1980</u>
Comparison shop	54	54	35	39
Use a grocery shopping list	53	52	22	21
Make a budget and keep to it	25	26	30	34
Overspend	10	14	54	52
Buy on impulse	6	7	52	49
Buy things they don't need	4	4	46	48

buy on impulse, to buy things they don't need, and to overspend. On the other hand, shoppers under 30 claim to rely on budgets, grocery lists and comparison shopping about as much as others, yet state, more than others, that they buy on impulse, buy things they don't need, and overspend. Again, consumers with higher educations say that they make unusually heavy use of budgets and grocery lists, but they are also more likely than less educated shoppers to state that they buy on impulse, buy things they don't need, and overspend. People with above-average incomes portray their shopping behaviour in quite similar terms. Compared to men, women describe themselves as more often preparing grocery lists and budgets, and as engaging in comparison shopping, but they do not claim thereby to be very different from men in the degree to which they buy on impulse, buy things they don't need, and overspend. Housewives, on the other hand, do allege that they are more successful than others in avoiding impulse buying, unnecessary purchases, and overspending.

F. CONSUMERS' BELIEFS ABOUT REMEDIES

While they were being polled about problems, respondents were also being asked about remedies.

One approved remedy, it would seem, is "the consumer movement." Overwhelmingly, citizens subscribe to the belief that the consumer movement has helped improve the quality and standards of products and services (Table 9 and Chart E).

Belief in the usefulness of the consumer movement is strongest among those who are better educated, better off, and below middle age. At the same time, a substantial minority expects that the activities of the consumer movement in the long run will lead to too much government control. These views show no change between 1978 and 1980.

Consumers' views about the remedial value of government in consumer affairs show some significant changes in the interval between the two surveys. This is seen in the fact that those who believe that consumers would get a bad deal if companies were not regulated by government have

become a more substantial majority since 1978. Consistent with this, the people who say that there is too much government regulation of business have moved from a slight majority to a slight minority between the two surveys.

The greater approval for government action does not stem from increased confidence in government itself. Two thirds of consumers continue to believe that in most cases it is useless complaining to government because it can't or won't do anything about it. Over half say that consumer laws and regulations increase the costs of goods and services.

As a consequence, it would appear that the strengthening support for government intervention seen in Table 9 may stem from the weakening regard for business signalled in Table 1.

At the same time, however, there was a significant increase in the percentage who thought that most consumers' problems result from their own carelessness, from 43 to 57. This may mean that consumers have an ambivalent attitude toward government in consumer affairs.

Those who most endorse government involvement to avert a bad deal for consumers are those over 45 and those in unskilled occupations. The individuals most likely to oppose government intervention are those with the top educations, jobs, and incomes. Apparently paradoxically, however, these more privileged respondents do not seem to claim, more than others, that consumer laws and regulations increase the cost of goods and services, or that there is too much government regulation of business. The basis for their opposition, then, remains unspecified.

Convictions about the fruitlessness of seeking redress through governments is greatest among people under 30 and among unskilled workers. Those who are professionals, owners and managers are most convinced of government as an effective recourse.

Table 9: Beliefs about remedies.
(Questions 8 and 13 in the second survey,
Questions 8 and 12 in the first survey).

<u>Statement about remedy</u>	<u>Percentage of respondents with an opinion who agree with the statement</u>	
	<u>1978</u>	<u>1980</u>
The consumer movement has helped improve the quality and standards of products and services	89	90
Competition among companies is the best way to keep prices down	85	N/A
Consumers would get a bad deal if companies were not regulated by government	61	71
In most cases it's useless complaining to the government because it can't or won't do anything about it	66	66
Most consumers' problems result from their own carelessness	46	59
Consumer laws and regulations increase the cost of goods and services	47	53
There is too much government regulation of business	54	45
The activities of the consumer movement in the long run will lead to too much government control	44	42

Statement about remedy	Percentage of respondents who agree	
	1978	1980
Consumer movement has improved product service quality	~85%	~85%
Consumers would get a bad deal if companies were not regulated by government	~75%	~75%
Mostly useless complaining to government	~65%	~65%
Most consumers' problems result from their own carelessness	~55%	~55%
Consumer regulations increase costs	~50%	~50%
There is too much government regulation of business	~45%	~45%
Consumer movement will lead to too much government control	~40%	~40%

Lack of knowledge of consumer protection laws increases with age and decreases with education and income. It is higher among skilled workers and housewives, and highest among unskilled workers.

Table 10: Knowledge of consumer protection laws.
(Question 17 in the second survey;
Question 19 in the first survey)

Consumer laws*	Percentage of respondents who are aware of	
	1978	1980
None	62	61
Cooling off period	10	9
Truth in advertising	6	9
Labels and weights	7	N/A
Guarantees, warranties	4	5
Better Business Bureau	4	5
Labelling/food labelling	N/A	4
Food and Drug Act	2	3
Safety regulations/standards for cars, toys, etc.	N/A	3
Pricing policy/regulation	N/A	2
Consumer Protection Act/Bureau	4	2
Consumer Information Centre	N/A	2
Auto safety standards	2	N/A
Food standards, grading	1	-
Consumer affairs/government office for complaints	N/A	1
Government inspection/testing	N/A	1
Business Practices Act/fair practices act/law	N/A	1
Canadian Standards Association	3	1
Refunds	N/A	1
Consumers' Association	N/A	1
Rent controls	N/A	1
Minors not responsible for contracts	N/A	1
Small claims court	N/A	1

* open-ended question, responses are all volunteered.

The survey question which Table 10 is based on was open-ended; it asked people which consumer protection laws they were aware of. The response includes some specific laws, some general concepts or provisions embodied in law and other responses such as "small claims court", which are not strictly related but were triggered by association in the respondent's mind. The value of this spectrum of responses is that it not only shows the limited public awareness of consumer legislation, but also lists associations people make with the concept.

Ontarians' opinions appear to be very stable concerning what actions can be taken for a consumer to obtain satisfaction. Consumers assign the greatest effectiveness to actions by non-business organizations such as the schools in the form of consumer education, the media in the form of publicity, and governments in the form of consultation with consumer groups (Table 11 and Chart F). Actions by consumers themselves through accepted channels, such as representation on marketing boards and company boards, are seen as next most effective, as are consumer boycotts. Other non-business sources of help, namely elected representatives, government ministries and the courts, are seen as less effective remedial instruments than the schools and the media. Consumers give their lowest effectiveness rating to radical actions by themselves, such as sit-ins and public demonstrations.

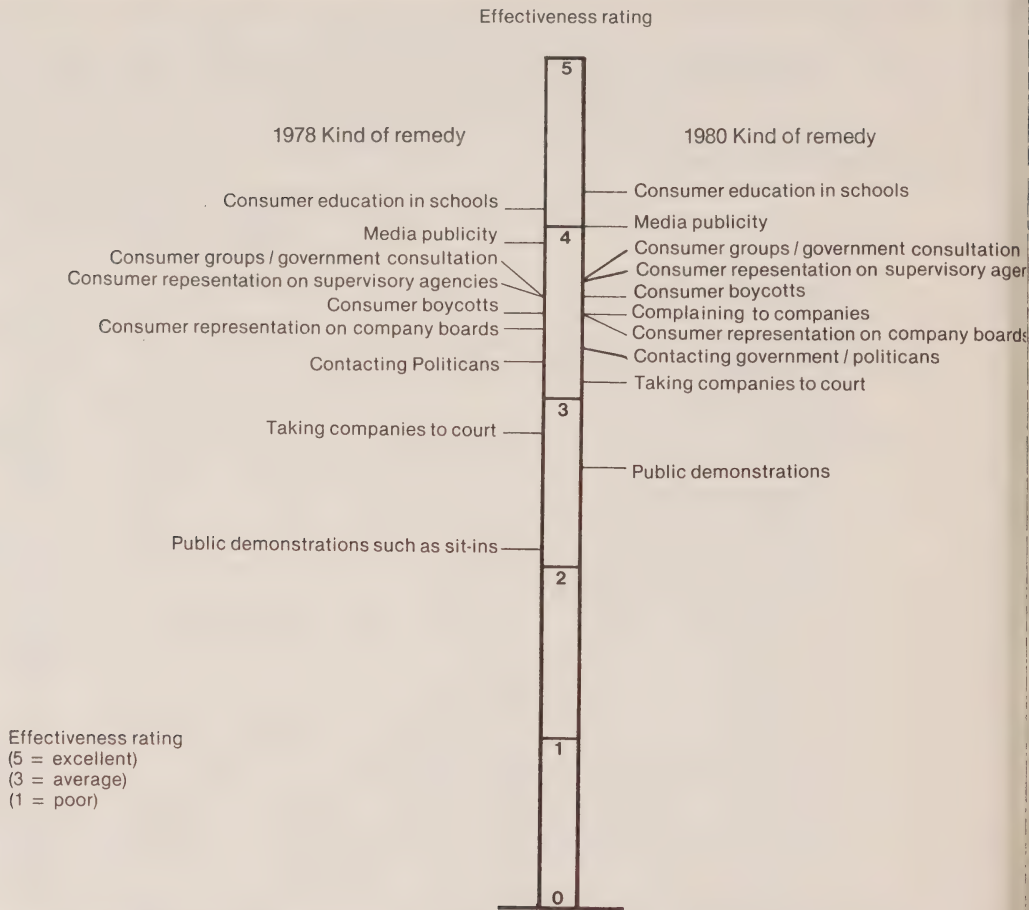
Except for the more aggressive options of court action and public demonstrations, women in general and housewives in particular ascribe higher-than-average effectiveness to the range of proposal remedies. Consumer education in the schools is particularly favoured by these groups. Men in general, and the professional/owner/manager group in particular, take the reverse position.

Two of the listed remedies involve government; they are contacting elected representatives or government ministries and consultation between consumer groups and governments. There is some tendency for above-average support for these actions to come from skilled and unskilled workers, housewives, adults with children, and those with lower educations and incomes. Those notably least sanguine on remedies involving governments are professionals, owners, and managers.

Table 11: Effectiveness of consumer remedies.
(Question 11 in both surveys)

<u>Kind of remedy</u>	<u>Effectiveness rating</u> (5 = excellent) (3 = average) (1 = poor)	
	<u>1978</u>	<u>1980</u>
Teaching consumer education in the schools	4.1	4.2
Getting the media to publicize the issue	3.9	4.0
More consultation between consumer groups and government	3.6	3.7
Getting consumer representatives on supervisory agencies such as marketing boards	3.6	3.7
Complaining to companies	N/A	3.5
Refusing to deal with specific companies or not buy their product	3.5	3.5
Getting consumer representatives on company boards of directors	3.4	3.5
Contacting elected representatives or government ministries	N/A	3.3
Writing or phoning elected representatives	3.2	N/A
Taking manufacturers, dealers, etc. to court	2.8	3.1
Sit-ins or other kinds of public demonstrations	2.1	N/A
Public demonstrations	N/A	2.6

CHART F: Effectiveness of consumer remedies.



If they were seeking information on consumer rights, Ontarians would think primarily of the Better Business Bureau, their lawyers, and the Government of Ontario (Table 12). Significantly, however, the third largest group reports that it does not know, signalling a considerable minority of citizens who seem to be unsure of appropriate sources of information on consumer rights.

Those most likely not to know where to get information on consumer rights are those with the least education and the smallest incomes. Among occupational groups, the least well informed are unskilled workers. Women tend to be less aware than men as to where to get information on their

Table 12 : Sources of information on consumer rights.
(Question 15 in the second survey;
Question 16 in the first survey)**

<u>Source</u>	<u>Percentage of respondents who would go to that source*</u>	
	<u>1978</u>	<u>1980</u>
Better Business Bureau	43	35
Lawyer	12	20
Don't know	16	19
Government of Ontario	20	15
Consumers Association of Canada	N/A	11
Friend or relative	6	10
Other	21	10
Consumer Information Centre	N/A	8
Government of Canada	12	7
Ombudsman	N/A	5
Chamber of Commerce	6	4
Newspaper, TV or radio	9	3
Banks	1	1

*Figures add to more than 100 per cent because some respondents mentioned more than one source.

**Because of differences in the wording of this question on the two surveys, the data in Table 12 probably cannot support an analysis of trends.

rights as consumers. Knowledge of sources of information increases sharply with the amount of education the consumer has had. Best informed on the subject are consumers under 30, people with incomes over \$25,000, and those in the professional/owner/manager group.

Respondents were also asked where they would go to seek information and assistance in making a major purchase decision. On this, the two studies show no fundamental change (Table 13). Shoppers would consult retailers, manufacturers, friends and relatives above all. The Better

Table 13: Sources of information and assistance on a major purchase decision.
(Question 14 on the second survey;
Question 17 on the first survey)**

<u>Source</u>	<u>Percentage of respondents who would go to that source*</u>	
	<u>1978</u>	<u>1980</u>
Manufacturer/dealer/store	N/A	44
Friends or relatives	32	43
Stores	34	N/A
Better Business Bureau	16	20
Paper, TV, radio, magazine	20	18
Lawyer	13	8
Consumer Information Centre	N/A	8
Consumer Association of Canada	N/A	7
Don't know	9	7
Banks	5	6
Library	4	4
Chamber of Commerce	2	1
Community Information Centre	2	1
Government of Ontario	1	1
Government of Canada	1	1
Credit unions	N/A	1

*Figures add to more than 100 per cent because some respondents mentioned more than one source.

**Because of differences in the wording of this question on the two surveys, the data in Table 13 probably cannot support an analysis of trends.

Business Bureau and the media are less common, but nevertheless important aids. After these, other sources are fairly minor.

As education increases, so does knowledge of sources of buying information, and reliance seems to shift away from lawyers and banks and toward friends, relatives, the media, consumer information centres and the Consumers' Association of Canada. Knowledge of where to get buying information, like knowledge of where to learn about consumer rights, is most lacking among those in the lowest educational and income groups, and among unskilled workers. Those over 60 also report high levels of uncertainty as to where to get information and assistance on major purchases.

G. COMPLAINT BEHAVIOUR

More than a third of shoppers say that they had good reason to complain about a product or service during the past year (Table 14). By far the majority of these say that they did lodge a complaint. Most of them complained once; almost none complained more than three times. This general pattern of complaining is similar in the two surveys.

Those who failed to complain cited reasons reflecting indifference, defeatism and ignorance (Table 15). Ignorance and defeatism are the most dominant causes cited, and they are of equal importance.

Both the likelihood and the frequency of complaining tend to increase with education and income. Younger respondents report themselves to be much more involved in complaining than do older ones. Thus those most likely not to complain are people with relatively low educations, incomes and job skills, as well as the elderly.

Table 14: Incidence of complaints.
(Question 5 on both surveys)

<u>Number of times in the past year</u>	<u>Percentage of respondents who</u>			
	<u>Had good reason to complain</u>		<u>Actually did complain</u>	
	<u>1978</u>	<u>1980</u>	<u>1978</u>	<u>1980</u>
1	13	21	14	21
2	10	7	5	7
3	6	5	5	3
4	3	2	2	1
5	2	2	2	0
6 or more	<u>1</u>	<u>2</u>	<u>3</u>	<u>1</u>
Total 1 or more	35	39	31	33
None	65	61	69	67

Table 15: Reasons for not complaining.
(Question 5 in both surveys)

Reason	Percentage of respondents who gave that reason*							
	1978	1980	1978	1980	1978	1980	1978	1980
Wouldn't have done any good			33	30				
Couldn't be bothered	22	14						
Take too much time	19	18						
Didn't know who to complain to					8	5		
Too complex			6	14				
Problem not important enough	3	12						
Other reasons					22	4		
No response							11	0
Interpretation:								
indifference	44	44						
defeatism			39	44				
ignorance					8	5		
other					22	4	11	0

* Figures add to more than 100 per cent because some respondents mentioned more than one reason.

The preponderance of complaints go to the commercial firms involved. Overwhelmingly this is the retailer and, to a much smaller extent, the manufacturer (Table 16). People in outlying areas are particularly likely to choose the retailer. The remaining minority of complaints are scattered among a variety of other sources. Within this group, the most prominent are the Better Business Bureau and lawyers. Comparison of data from the two surveys indicates no significant change in the balance of sources to which Ontarians bring their complaints.

Table 16: Who complaints are taken to.
(Question 5 in both surveys)

Most serious complaint was taken to	Percentage of respondents*	
	1978	1980
Dealer, retailer or store	72	70
Manufacturer	22	21
Better Business Bureau	9	9
Lawyer	4	8
Utility company	4	6
Local elected official	3	4
Others	5	3
Government department: Ontario	N/A**	3
Government department: Federal	N/A**	2
Newspaper action line	1	2
Trade association	2	1
Consumers' Association of Canada	1	1
Letter to editor	1	1
No response	2	1
Ombudsman	0	0
TV or radio station	2	0

*Figures add to more than 100 per cent because some respondents mentioned more than one answer.

**In the first survey, these two sources were not on the list of possibilities which the respondent was explicitly asked to react to; in the second survey, these two sources were on the list presented to the respondent.

Of all complaints, the bulk have to do with quality and perhaps durability not as advertised, and other forms of failure to live up to claims (Table 17).

Table 17: Types of complaints made.
(Question 7 in both surveys).**

<u>Cause of the complaint</u>	<u>Percentage of respondents who gave that result*</u>	
	<u>1978</u>	<u>1980</u>
Quality not as advertised	23	34
Promised not met/contract not fulfilled	N/A	26
Product not as durable as claimed	39	N/A
Service misrepresented	N/A	24
Product misrepresented	14	15
Billing error	8	6
Defective product, part	7	5
Misunderstood sales terms	4	5
Salesman pressured me	3	5
All others	5	5
Advertised product unavailable	6	4
Poor service	6	3
Poor workmanship	5	2
Guaranty/warranty problem	0	2
Food spoilage	1	2
Poor repair service	8	0
Delay in delivery	2	0
Getting product replaced	1	0
Wrong product in package	1	0

*Figures add to more than 100 per cent because some respondents mentioned more than one cause.

**Because of differences in the wording of this question on the two surveys, the data in Table 17 probably cannot support an analysis of trends.

A substantial majority of complaints result in a repair, replacement, exchange, refund, explanation, or correction (Table 18). However, on a significant minority of complaints the consumer gives up. Both surveys revealed this picture.

Table 18: Outcomes of complaints.
(Question 6 in both surveys).

<u>Result of complaint</u>	<u>Percentage of respondents who gave that result</u>	
	<u>1978</u>	<u>1980</u>
Item replaced or exchanged	20	24
Item repaired	21	22
Gave up - no satisfaction	19	22
No settlement yet	15	14
Money back or credit note	13	11
Apology	9	6
Explanation of reason for problem	9	5
Other	4	4
Accounting, clerical error fixed	2	2
Item delivered	3	1

A solid majority of complainants report themselves to be reasonably satisfied with the outcome of their complaint, but a significant minority do not (Table 19). In these judgments, consumers in the two surveys were similar.

Table 19: Degrees of satisfaction with outcomes of complaints. (Question 6 in both surveys)

<u>Degree of satisfaction</u>	<u>Percentage of respondents who were that satisfied</u>	
	<u>1978</u>	<u>1980</u>
Very satisfied	35	39
Fairly satisfied	33	30
Not too satisfied	13	16
Not at all satisfied	20	15

H. CONSUMERS AND INSURANCE

In both the 1978 and 1980 studies, Ontarians were asked to evaluate the kind of job various types of businesses do for them. This included life insurance companies and general and auto insurance companies.

As Table 2 showed there has been no significant change in the evaluations Ontario consumers assign to these firms. In both studies, life insurance and general and auto insurance companies received an above average appraisal.

For both kinds of insurance companies, the finer details of the evaluation corresponded. The higher the respondent's education and the lower his or her age, the poorer the rating tended to be. The scores assigned by 18 to 29 year olds were particularly low. Women in general, and housewives in particular, gave both kinds of insurance companies unusually high ratings.

As part of a general evaluation on the privacy issue, consumers were asked if organizations such as insurance companies, credit institutions, government, etc., collected too much information about individuals. Twenty-seven per cent of respondents thought insurance companies asked for too much personal and financial information. The number was higher for all other organizations with the exception of police agencies (see Table 34).

Three quarters of consumers have had occasion to buy car or truck insurance at some time.* Nearly as many say they have bought insurance on their homes, belongings or lives (Table 20). Purchasing of all kinds of insurance is lowest among women, among those under 30, and in metro Toronto. The incidence of purchase generally increases with income, and tends to be highest among skilled workers, professionals, owners and managers.

Table 20: Purchasing of Insurance
(Question 19 in the second survey)

<u>Kind of insurance</u>	<u>Percentage of respondents who have ever bought</u>
Auto/car/truck	75
Home/fire/theft/contents	74
Life	70

Large majorities of insurance buyers believe that they were given enough information to make a good purchase decision (Table 21). However, about one in five does not. For all types of insurance, those most likely to complain of inadequate facts are citizens under 45 and those with university educations. Men claim insufficient information more than women do.

* This number is higher than industry information leads us to expect and indicates that respondents may, in some cases, be reporting household rather than individual experience.

Table 25 indicates that 9 out of 10 respondents think the wording on insurance policies is too confusing for the average consumer to understand. Taken together with Table 21, this may mean that consumers feel they have access to enough information, but that it is too confusing to be truly useful.

Table 21: Opinions of information on insurance. (Question 19 in the second survey)	
<u>Kind of insurance</u>	<u>Percentage of insurance buyers who believe they were given enough information to make a good purchase decision</u>
Auto/car/truck	87
Home/fire/theft/contents	87
Life	78

The majority of home and life insurance buyers went through one seller rather than shopping around (Table 22). Just over half of all auto insurance buyers say they shopped around.

Comparison shopping increases with education and income. It is higher among men than women and among adults with children than among those without. Shopping around is notably low among those over 60.

Table 22: Behaviour in buying insurance. (Question 21)	
<u>Kind of insurance</u>	<u>Percentage of insurance buyers who state they shopped around</u>
Auto/car/truck	58
Home/fire/theft/contents	46
Life	40

In both surveys, citizens were also asked about the settlement of car insurance claims. Table 23 shows that, in 1980 as in 1978, somewhat less than half of all respondents stated that it is very difficult to get car insurance claims settled fairly.

People over 60 and those in the professional/owner/manager group reported the least difficulty in getting fair settlements, although roughly one in three still reported difficulty. Skilled and unskilled workers, and those aged 18 and 29 were the most critical on the subject.

Table 23: Beliefs about settling car insurance claims. (Question 3 in both surveys)		
<u>Statement</u>	<u>Percentage of respondents who have had dealings in this area who agree with the statement</u>	
	<u>1978</u>	<u>1980</u>
It's very difficult to get car insurance claims settled fairly.	43	43

Insured respondents were asked about their interest in each of three auto insurance coverages which might be available in the future. The first was full cost of repair regardless of the depreciated value of the vehicle. The second was increased compensation for lost earnings of accident victims regardless of whether or not one caused the accident. The third was increased medical expenses, job training and other expenses caused by the accident regardless of whose fault the accident was. About two out of three Ontarians expressed an interest in each of these kinds of coverage (Table 24).

Interest in all three coverages was highest among 18 to 29 year olds, and decreased with age. Housewives tended to show less desire for these provisions than other occupational groups. Support for covering full cost of repairs was strikingly high among unskilled workers and particularly low in the professional/owner/manager group.

Table 24: Interest in various auto insurance coverages.
(Question 22c in the second survey)

<u>Kind of coverage</u>	Percentage of insured respondents expressing interest in that coverage	Percentage of insured respondents willing to pay for this coverage an additional premium of			
		<u>\$5</u>	<u>\$10</u>	<u>\$25</u>	<u>\$50</u>
Full cost of repair regardless of depreciated value of the vehicle	69	N/A	58	49	34
Increased compensation for lost earnings of accident victims regardless of whether or not caused accident	65	N/A	55	45	30
Increased medical expenses, job training and other expenses caused by the accident regardless of fault	63	N/A	55	43	28
Automatic car rental coverage while car was being repaired as a result of an accident	N/A	63	N/A	N/A	N/A

Over half of all insured respondents stated that they were willing to pay an added premium of 10 dollars for each kind of coverage (Table 24). At 25 dollars, under half reported that they would still pay the extra amount. As the additional premium rises to 50 dollars, support for each kind of coverage drops below one third of all insured respondents.

About two thirds of insured drivers also claimed that they would be willing to pay an additional premium of 5 dollars for automatic car rental coverage while their car was being repaired as the result of an accident (Table 24).

Most citizens believe that the wording on documents such as insurance policies and product warranties is too confusing for the average consumer to understand (Table 25). Nine out of ten hold that view.

Nevertheless people are about equally divided as to whether, in order to protect the buyer, the wording must be in legal terms. Support for legal language decreases as education and income increase.

Table 25: Attitude on the wording of documents such as insurance policies and product warranties.
(Question 34 in the second survey).

<u>Statement</u>	<u>Percentage of respondents who agreed with the statement</u>
The wording (on insurance policies and product warranties) is too confusing for the average consumer to understand)	91
In order to protect the consumer the wording must be in legal terms	48

People were asked whether it would be fair to allow lower rates for members of group auto insurance plans because of savings in administrative costs. Over seven out of ten supported this idea (Table 26). Agreement increased with education, and was particularly high among professionals, owners and managers. Least supportive were the elderly and those with the lowest educations and incomes.

Additionally, respondents were asked whether it would be fair if people who were unable to join groups were charged higher rates than those in groups. Two-thirds thought this unfair. Objections ran highest among housewives, women generally, unskilled workers and those with the lowest incomes. In a marked departure from other respondents, a majority of those in the professional/owner/manager category found it fair to charge higher rates to those ineligible for group coverage.

Taken together, the answers to these two questions seem to indicate a general willingness to reward those who facilitate cost savings, combined with an unwillingness to penalize those who cannot.

Table 26: Opinions on group auto insurance. (Question 23)	
<u>Statement</u>	<u>Percentage of respondents who agreed</u>
It would be fair to allow lower rates for group members because of savings in administrative costs	72
It would be fair if people who were unable to join groups were charged higher rates than those in groups	32

I. CITIZENS AND RENT CONTROLS

In the 1978 study, Ontarians reported overwhelmingly that they did not want rents to go entirely uncontrolled (Table 27). Opinion favoured the retention of rent controls, a board to mediate landlord-tenant rent disputes, and tenant associations empowered to negotiate with landlords, in that order.

Those with lower educations and incomes were the strongest supporters of rent controls. The professional and managerial group favoured controls least, with 14 per cent wanting no controls at all. This group, as well as residents of metro Toronto, showed above average support for the option of establishing a board to mediate rent increases and other disputes.

Table 27: Attitudes toward rent control in 1978.
(Question 25 in the first survey)

<u>Kinds of action</u>	<u>Percentage of respondents who want that kind of action*</u>
Rent control to stay as is	39
Establish a board with authority to mediate rent increases and other landlord/tenant disputes	36
Have tenant associations with powers to negotiate with landlords	20
No controls at all	7
Don't know	4
*Figures add to more than 100 per cent because some respondents mentioned more than one kind of action.	

On the rent control issue, homeowners took a position not unlike that of renters. They did not support retention of rent controls as strongly as renters, but they did favour modified controls more strongly than renters, and they shared with renters a solid conviction that rents should not go entirely uncontrolled.

Most citizens thought that tenants needed protection other than from rent increases, notably on matters involving general upkeep and repairs (Table 28).

Table 28: Attitudes about other tenant protection in 1978.
(Question 26 in the first survey)

	<u>Percentage of respondents who say</u>		
	<u>Yes</u>	<u>No</u>	<u>Don't know</u>
Do tenants need to be protected other than for rent increases?	71	25	4

It should be remembered that these data are from 1978. Attitudes may have changed since then.

In the second study in 1980, about half of Ontarians said that they are aware of the province's rent review program (Table 29). Among tenants, about two-thirds make this claim. Professed awareness increases sharply with education. It is highest in metro Toronto, in the top income group, and among those in the clerical, sales, professional, owner and managerial occupations. It is lowest among housewives, unskilled workers, and those with the least education.

About one-sixth of the populace knows the body which oversees the rent control program as the Rent Review Board. Its name at the time of the survey, the Residential Tenancy Commission, was known to very few. However, knowledge of that name is higher among tenants than among landlords or others. None of the 91 landlords in the sample knew the name.

Half of all respondents who claimed awareness of the program believe the Residential Tenancy Commission to be unbiased (Table 30). Another one third see the Commission to be biased, more of them perceiving the bias to be in the direction of the tenant than of the landlord.

The data suggest that there may be a tendency for lower-income people to see a bias in favour of the landlord and vice versa.

Landlords are much more inclined than are tenants to see the Commission as biased in favour of the other party. Conversely, a considerable minority of tenants see the Commission as leaning in their direction.

A majority of citizens know that there is a maximum per cent a landlord can increase rents each year without having to receive approval from the Residential Tenancy Commission (Table 31). However, over one-third of consumers are unaware of this protection.

Tenants are somewhat more informed of rent ceilings than are landlords. However, over one quarter of tenants and over one-third of landlords appear to be unaware that there are provisions limiting rent increases.

Table 29: Knowledge of the rent review program.
(Question 24a and 24b in the second survey)

	Percentage of			
	<u>All respondents who:</u>	<u>Landlords who:</u>	<u>Tenants who:</u>	<u>All others who:</u>
Claim to be aware of the rent review program				
And know the office which oversees it:				
as The Rent Review Board	16	20	21	14
as The Landlord and Tenant Advisory Bureau	2	2	5	2
as The Residential Tenancy Commission	2	0	6	1
by some other name	2	3	3	1
by no name	29	30	30	28
	51	55	65	46
Are not aware of the rent review program	49	45	35	54
	100	100	100	100

Table 30: Opinions about the Residential Tenancy Commission.
(Question 25 in the second survey)

	Percentage of			
	<u>respondents who:</u>	<u>landlords who:</u>	<u>tenants who:</u>	<u>others who:</u>
Claim to be aware of the rent review program and				
Believe the commission is not biased at all	51	46	58	49
Believe the commission is biased in favour of the tenant	20	35	25	16
Believe the commission is biased in favour of the landlord	13	4	10	15
Don't know	16	15	7	20
	100	100	100	100

Table 31: Knowledge of limits on rent increases.
(Question 27 in the second survey)

	Percentage of				of all others who:
	of all respondents	who:	of landlords who:	of tenants who:	
Know there is a limit on rent increases and believe the limit is:					
Less than 6%	3	3	7	2	
6%	20	30	31	15	
7%	4	4	4	3	
8%	8	8	8	8	
9%	0	0	0	0	
10%	5	2	6	6	
More than 10%	3	2	4	3	
Inflation rate	0	0	1	0	
Don't know	16	11	13	17	
Do not know there is a limit on rent increases	59	61	74	54	
Did not state	36	27	25	40	
	5	12	1	6	
	100	100	100	100	

When people aware of the existence of a rent ceiling are asked what percentage increase is available to the landlord at his discretion, one in five says 6%, but an almost equal number cannot say. Of landlords who know of the rent limits, half do not know that it is 6%. Among tenants who are aware that there is a ceiling on rent increases, well over half do not know that it is 6%.

Awareness of the provision is substantially greater among the better educated. It is highest among professionals, owners, managers, those with the best incomes, and residents of metropolitan Toronto. It is lowest among unskilled workers, housewives, older people, and those living in the northwestern part of the province.

Faced with a proposed rent increase which is thought to be too high, one consumer in two says he or she would try to negotiate a solution with the landlord (Table 32). Over a quarter say that they would ask the Residential Tenancy Commission to review the proposed increase. The likelihood of using the Commission appears to be higher among those with superior educations and incomes. Unskilled workers seem particularly unlikely to make use of the Commission. The stated reactions of tenants are not significantly different from those of citizens generally.

Table 32: Reactions to a rent increase.
(Question 26 in the second survey)

Action after a too-high proposed rent increase.	Percentage of all respondents who would take that action.	Percentage of tenants who would take that action.
Try to negotiate a solution with the landlord	50	50
Ask the Residential Tenancy Commission to review the proposed increase	27	28
Move	9	13
Accept the increase as a "fact of life" and stay	7	9
Don't know	7	0
	100	100

While the vast majority of citizens have had no contact with the offices of the Residential Tenancy Commission, about one in twenty has done so (Table 33). The proportion who have had contact with the Commission appears to be highest among those who are aged 18 to 29, who have a grade school education, and who are skilled workers. This participation rate seems lowest among professionals/owners/managers and among those who live in the northwestern section of the province.

Most of those who have had dealings with the Commission have found the contact helpful. Both the participation rate and the satisfaction level appear to be somewhat higher among tenants than among landlords.

Table 33: Contact with and satisfaction with Commission offices.*
(Question 29 in the second survey)

	Percentage of			
	of all respondents who:	of landlords who:	of tenants who:	of all others who:
Have had contact with Commission offices and found the offices:				
very helpful or fairly helpful	4	5	10	2
not too helpful or not at all helpful	2	2	3	1
	6	7	13	3
Have had no contact with Commission offices	94	93	87	97
	100	100	100	100

*Only 5% of the sample, representing 48 people, had contact with the Commission. This small cell size means that the results must be read with particular caution.

J. INDIVIDUALS AND INVASION OF PRIVACY

Over four citizens in ten believe that governments have more information on people than is really necessary (Table 34). An equivalent proportion thinks the same about institutions granting credit. One third hold this view about employers. Regarding insurance companies and police the percentage drops to about one quarter.

Concern about excessive information increases with age, at least up to the point of retirement. It also tends to be higher among the better educated. Housewives, and women generally, often display less anxiety on this count. Unskilled workers register unusual levels of concern about the information-gathering activities of law enforcement agencies; professionals, owners and managers take the same position about employers.

Table 34: Beliefs about information on individuals.
(Question 30 in the second survey)

<u>Organization</u>	Percentage of respondents who think that the personal and financial information the <u>organization asks for is</u>		
	<u>too much</u>	<u>limited to what is really necessary</u>	<u>don't know</u>
Government	42	46	12
Institutions extending credit	42	44	14
Employers	32	56	12
Insurance companies	27	62	11
Police and other law enforcement agencies	23	56	21

Well over half of Ontarians also say they have substantial concerns about the computer's effect on their privacy (Table 35). On this second privacy issue, the focus of concern is different than on the first. Apprehension runs higher among women than men, and is highest among those who are best educated. Those over 60, and those in unskilled jobs, register the least concern over this issue.

Table 35: Concern about computers affecting privacy.
(Question 31 in the second survey)

Degree of concern that the present use of computers can affect one's personal privacy	Percentage of respondents who state that degree of concern
Very concerned	29
Fairly concerned	29
Not too concerned	28
Not at all concerned	14
	<hr/> 100

When one turns from concerns to remedies, and asks where the major responsibility lies to ensure confidentiality of personal and financial information, one half say with government and a third say in the private sector (Table 36). However, on this question considerable uncertainty is evident, with one fifth of respondents saying they don't know.

Queried as to where major responsibility should lie for protecting consumers against computer-related errors, most citizens again cite government, followed by the private sector (Table 36). One in five sees it as primarily the responsibility of the individual. However, professionals, owners and managers are particularly averse to having it go to government; unskilled workers are unusually opposed to having it fall to the individual. And again, high levels of uncertainty are evident.

Table 36: Where responsibility lies for protecting privacy.
(Question 32 in the second survey)

<u>Location of responsibility</u>	<u>Percentage of respondents who locate major respon- sibility for:</u>	
	<u>ensuring confidentiality of personal and financial infor- mation with:</u>	<u>protecting consumers against com- puter-related errors with:</u>
The individual	N/A	19
The private sector	33	29
Government	49	36
Don't know	<u>18</u>	<u>16</u>
	100	100

On both questions, uncertainty is particularly high among women in general, housewives in particular, residents of the northwestern part of the province, and those with low incomes and unskilled jobs. Firm positions on these questions are largely limited to those with university educations.

Consumers were also asked whether they had ever heard of Electronic Funds Transfer Systems (EFTS), Telidon and automated cash dispensers. Table 37 reveals a fairly high level of awareness of EFTS and cash dispensers. Awareness was highest among residents of metro Toronto males and those in the upper income groups.

Table 37: Awareness of EFTS and Telidon

	<u>Percentage of respondents who have heard of</u>
Electronic Funds Transfer Systems	33
Telidon	20
24 hour cash dispensers (such as Instabank, Permateller)	82
None	16

K. RIDERS AND PUBLIC TRANSIT ADVERTISING

Transit advertising having become a controversial issue in some constituencies, the subject was probed in the second study. In particular, the Ministry has an interest in the public perception of alcohol advertising. In order to compare the perception of alcohol advertising with that of other advertising, five kinds of products and services were considered. By a considerable margin, it was the promotion of personal hygiene products which was considered most objectionable (Table 38). About half of the people asked objected to the advertising of these products in buses, streetcars, and subways. In addition, over a third had objections to transit advertising for cigarettes and alcoholic beverages. Somewhat diminished but still considerable minorities registered antipathy to the promotion of these kinds of goods in any medium.

Table 38: Acceptance of public transit advertising.
(Question 18 in the second survey)

<u>Product</u>	<u>Percentage of respondents who object to advertising that product</u>		
	<u>in public transit</u>		<u>in other media</u>
	<u>all res- pondents</u>	<u>metro Toronto respondents</u>	
Personal hygiene products	52	43	42
Cigarettes	37	40	31
Beer, wine and liquor	35	32	25
Candy	18	22	12
Entertainment	7	4	4

In all three of these product classes, women objected to transit advertising substantially more than men. This was particularly the case with respect to personal hygiene products. In metro Toronto, however, opposition to the promotion of personal hygiene products, while still considerable, was below the province-wide average. Antipathy to transit advertising for cigarettes was strongest among skilled workers and college graduates, while the promotion of alcoholic beverages in public transit attracted particular criticism from senior citizens.

L. RELATIONSHIPS WITH THE ONTARIO MINISTRY OF CONSUMER AND COMMERCIAL RELATIONS

Well under a tenth of all citizens have had occasion to contact the Ontario Ministry of Consumer and Commercial Relations (Table 39). Of those who have, over half have done so in connection with a complaint or inquiry.

Contact appears to be somewhat lower among older citizens, housewives, unskilled workers and those with lower educations. It is highest for university graduates and among residents of metro Toronto.

Table 39: Relationships with the Ontario Ministry of Consumer and Commercial Relations (Question 37)

	Percentage of all respondents who have:
<u>Contacted the Ministry</u>	
about a complaint or inquiry	4
about other business	<u>4</u>
Total	8

Over half of all respondents state that they have heard of the Consumer Information Centre (Table 40). About one Ontarian in twenty-five has used the Centre.

One-third of consumers claim to be aware of the Consumer Advisory Services of Consumer and Commercial Relations but only about one person in fifty says he has made use of it.

In both cases, claimed awareness increases with education and income. Knowledge of these services appears to be highest in the Toronto area and among young adults and middle-aged people.

Table 40: Awareness and use of the Ministry's information and advisory services. (Question 35 and 36)

	Percentage of all respondents who claim that they have	
	<u>heard of</u>	<u>used</u>
The Consumer Information Centre	55	4
The Consumer Advisory Services Branch	33	2

M. ONTARIANS' EVALUATIONS OF THE PAST AND FUTURE

On each of a number of aspects of consumerism, respondents were asked whether they saw things getting better, worse or remaining the same. Opinions were elicited about both past and future trends.

In many cases, consumers feel that the situation has been unchanged or will be so in the future. On any given issue, the proportion of people taking this position range from one-sixth to nearly a half.

But when Ontarians do see change, it is most often for the better. That is, in general, they believe that the treatment they receive in the marketplace has been improving, and are even more inclined to think that it will improve in the future (Table 41, Chart G). This generally positive judgment is seen in two ways. First, on most aspects of consumerism, many more respondents think that the situation has been improving rather than worsening. This optimism increases as consumers look to the future, with those who expect the future to be better tending to outnumber still more strongly those who expect it to be worse. Satisfaction with recent gains and optimism about future progress is highest with respect to the safety testing of products, information about the content of products, information about the care, operation, and assembly of products, the safety testing of products, and the handling of complaints by business. This is the same kind of picture that consumers painted in 1978.

In one area, this generally positive public appraisal does not hold (Table 41). When asked about getting quality products and services, and about getting them repaired properly, more consumers report the situation to have deteriorated than improved. When they consider the future on these counts, a modest optimism returns, with more respondents expecting things to get better than worse. However, on the cost of having things repaired, people are both dissatisfied and pessimistic. Not only does a large majority say that the situation has been deteriorating, but the consensus is that it will continue to get worse. This is consistent with the high degree of concern expressed by consumers generally over the product quality issue in Table 6.

In their answers to this set of questions, people indicate that satisfaction with the present, and optimism about the future, increase with income and decrease with age.

On the subject of repairs, these tendencies are reversed, with the richest buyers being least satisfied and optimistic. This could be because those who are best off are most likely to own household capital equipment requiring repair services.

Comparison of people's appraisals from the two studies reveals a noteworthy change in public optimism. While consumers' appraisals of the present and the future are

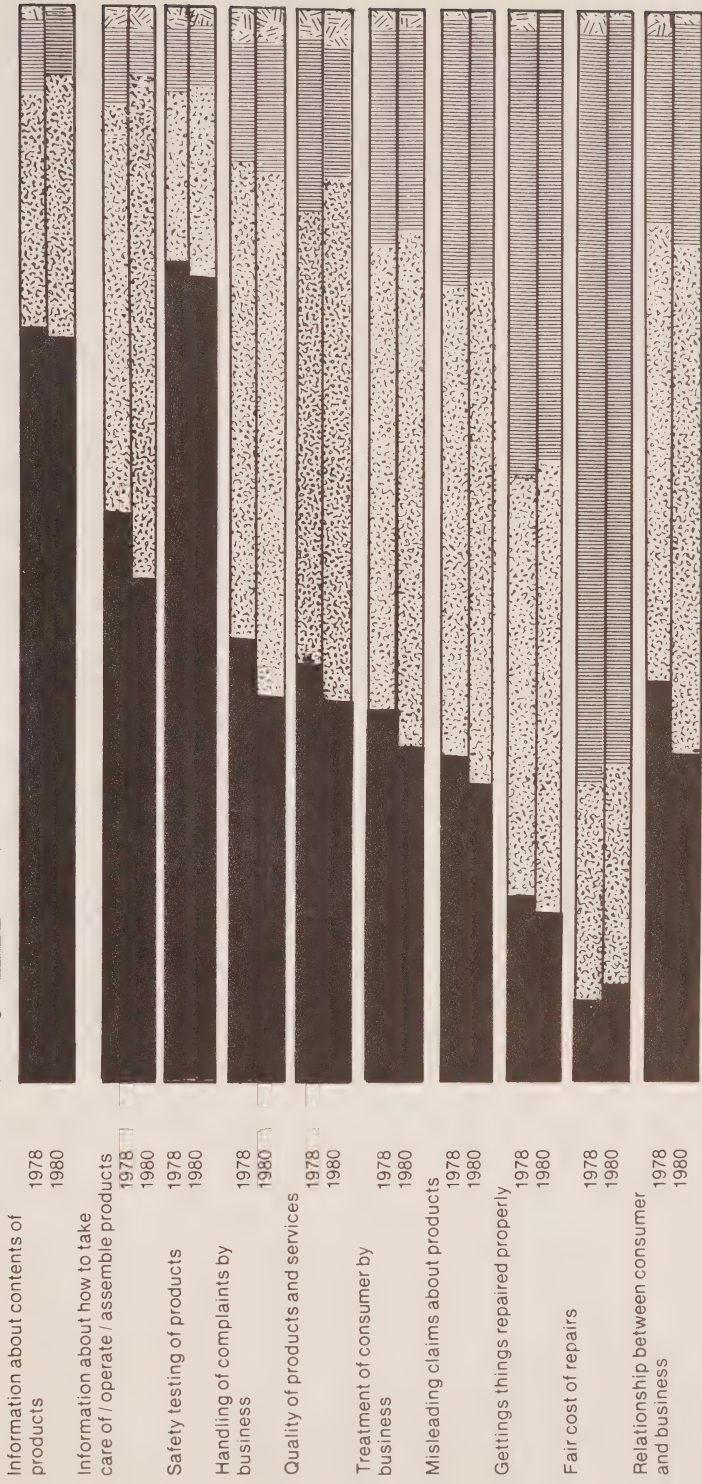
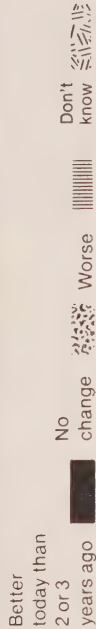
Table 41: Evaluation of the present and future concerning various aspects of consumerism. (Question 12 in the second survey; question 13 in the first survey).

Aspect of consumerism		Percentage of respondents who see the situation as unchanged, better or worse*							
		In the last 2 or 3 years				In the next 2 or 3 years			
		Unchanged	Better	Worse	Difference bet. better or worse	Unchanged	Better	Worse	Difference bet. better or worse
Safety testing of products	1978	15	77	6	+71	18	76	3	+73
	1980	18	75	6	+69	18	75	5	+71
Information about content of products	1978	20	69	9	+60	27	63	7	+56
	1980	23	68	8	+60	27	62	8	+54
Information about how to take care of/operate/assemble products	1978	36	52	10	+42	38	52	7	+45
	1980	44	46	8	+38	41	51	5	+46
Handling of consumer complaints by business	1978	43	40	14	+26	40	49	7	+42
	1980	48	36	13	+23	41	45	10	+35
Relationship between consumers and business	1978	42	37	19	+18	41	45	9	+36
	1980	47	31	21	+10	45	38	13	+25
Treatment of consumers by business	1978	47	33	18	+15	44	44	9	+35
	1980	48	31	20	+11	44	38	14	+24
Misleading claims about products	1978	43	31	25	+6	43	43	11	+32
	1980	46	29	24	+5	42	39	15	+24
Quality of products and services	1978	36	27	37	-10	37	42	19	+23
	1980	35	28	36	-6	34	40	23	+17
Getting things repaired properly	1978	40	19	39	-20	45	30	21	+9
	1980	43	17	40	-23	44	26	26	0
Fair cost of having things repaired	1978	21	7	70	-63	31	17	49	-32
	1980	22	8	69	-61	26	13	58	-45

*Percentages may not add to 100 per cent because some respondents had no opinion.

CHART G: Evaluation of the present concerning various aspects of consumerism.

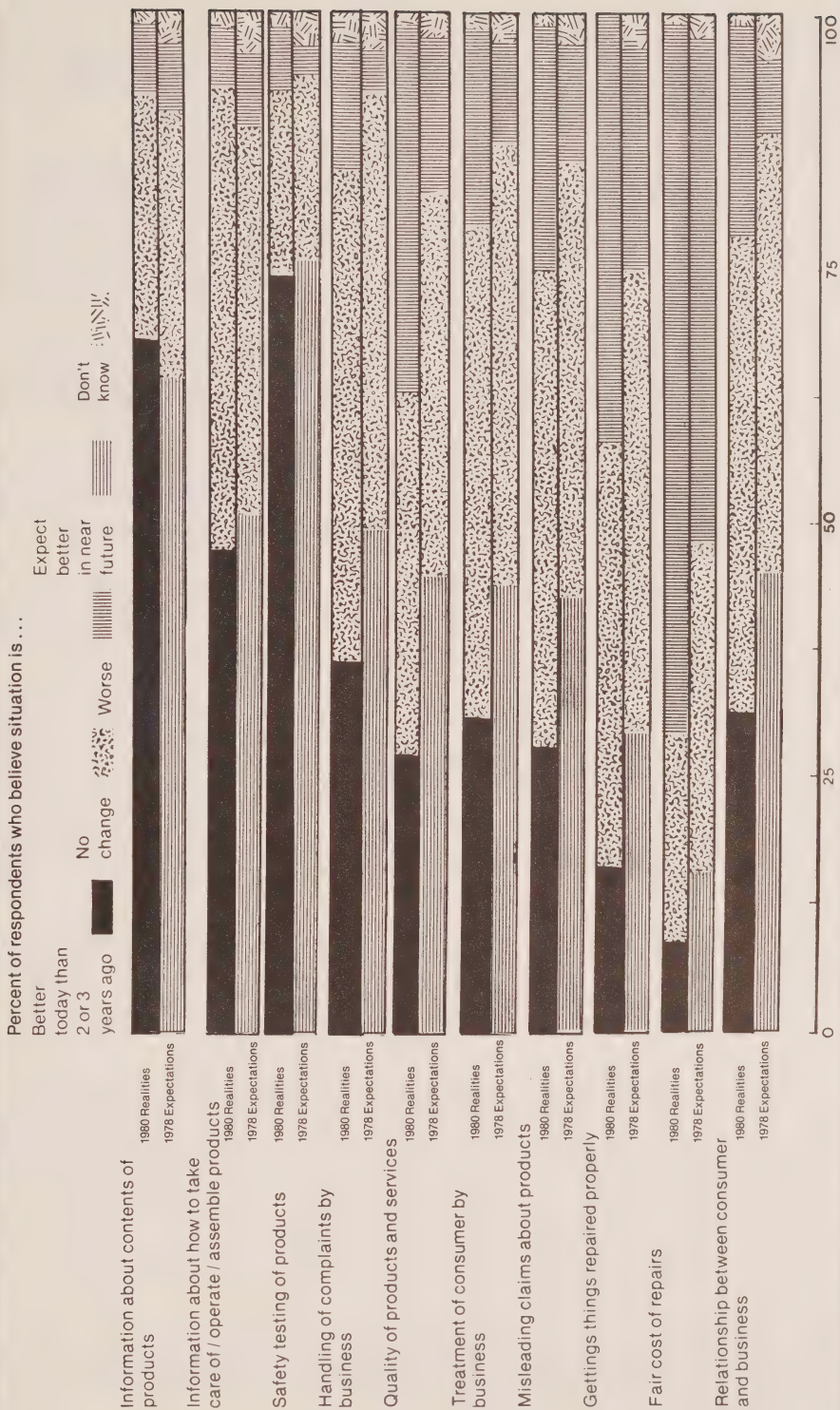
Percent of respondents who believe situation is ...



still predominantly optimistic, they are somewhat less so today than two years ago. This less bullish outlook is seen in the fact that the positive "difference" figures in Table 41 are generally smaller in 1980 than in 1978. Consumers today have lower expectations concerning the relationship between consumers and business, the treatment of consumers by business, the handling of complaints by business, the quality of products and services, misleading claims about products, and getting things repaired properly and efficiently. On the cost of having things repaired -- that aspect on which consumers have been most negative and most pessimistic -- today's respondents are particularly inclined to paint a darkening picture. These results parallel the hardening of attitudes toward business which was highlighted in Tables 1 and 9.

The erosion of optimism by Ontarians is partly, explained by Chart H. It compares what had been peoples 1978 expectations of the future with their actual experiences during 1980. This provides us with consumers' own opinions on whether 1980 has lived up to expectations of it in 1978. On almost every aspect of consumerism, people's reported experiences as of 1980 were not as good as they had projected in 1978. Therefore, as consumers report themselves to be less bullish in 1980, they are reflecting general disappointment with the gains they experienced in the marketplace since 1978.

CHART H: Evaluation of 1978 Expectations and 1980 Realities concerning various aspects of consumerism



TECHNICAL APPENDICES

INTRODUCTION

Both studies were based on province-wide personal interviews with respondents 18 years of age and over living in private households in urban and rural Ontario. The first survey involved 956 interviews and was conducted between April 1 and April 15, 1978. The second survey involved 885 interviews and was conducted between November 21 and December 20, 1980.

Both surveys followed roughly the same methodology. For a complete description of the 1978 survey methodology see Ontario Consumer Issues, 1978.

APPENDIX A: METHODOLOGY, 1980 SURVEY*

SAMPLING: The universe for the study consisted of adults 18 years of age and over living in private households in urban and rural Ontario. The target sample of 900 interviews was stratified disproportionately to population, with 150 interviews to be completed in each of the following 6 regions:-

1. Eastern Ontario
2. Hamilton/Peninsula
3. Metro Toronto
4. Southwestern Ontario
5. Central/Bruce
6. Northwestern Ontario

Counties were listed geographically by region. A map showing the breakdown of each region by county is appended to this report.

Sampling within each region was to be proportional to urban/rural population. For this reason, urban and rural populations were accumulated for each county and summed for each region. A calculation was made of the percentage of population in the two sub-strata (urban/rural population) versus the total regional population. These percentages were used to determine the number of interviews in each sub-strata, insuring proportionate interviews stratified by urban/rural population.

A sampling ratio was calculated for each sub-strata. This was determined by:-

$$\frac{\text{Total Cumulated Urban Population}}{\text{Number Urban Interviews Required}} = \text{Skip Interval}$$

A random number was selected from a published random number table between 1 and the skip interval. This number represented the population of the location of the first selected county. Further selections were made by adding the skip interval following each selection and determining where it fell in the cumulated population. In this way, counties with a larger population will be selected more than once and thus be represented by more interviews. Some counties may not be represented at all. At this stage the

*This section presents the highlights of the full technical report, Consumer Satisfaction Survey, Phase Two, Technical Appendix, Complan Research Associates, 1980.

counties have been selected. The process is repeated for determining counties for rural interviewing.

Within each selected county the urban cities and towns are listed and randomly selected. If tracted, and more than one census tract (C.T.) is to be selected, C.T.'s are systematically selected. If just one C.T. is required per city/town it is randomly selected. The same approach is used for rural areas, where enumeration areas (E.A.) are used in place of C.T.'s.

Ten interviews were completed in each C.T. and enumeration area. Again a random number table was used to select primary blocks in each C.T. For each primary block selected, a secondary block was also chosen to be used only when the primary block failed to yield the required number of interviews, after all callbacks had been completed.

At this stage, detailed maps of selected blocks or areas were prepared for the interviewer. On each map, the starting position and routing the interviewer was to follow was marked. The interviewer would then call upon every nth household. The appendix contains an example of the type of map given to interviewers.

Once the proper household was selected, the interviewer took a census of all household members who qualified as potential respondents. The Trolldahl-Carter Grid was used to choose the individual within the household to be interviewed. No substitutions were allowed.

FIELDWORK: All field work was completed by qualified field staff. Area supervisors and interviewers were supplied with detailed written instructions on when and where to interview, use of the grid, and questionnaire administration. A map indicating the exact location, starting points, and route was supplied in each area. Verification of a minimum 15% of each interviewer's completed work was conducted by supervisory personnel.

Fieldwork commenced November 21 and was completed by December 20, 1980. Severe weather conditions in some areas delayed completions in a few instances.

Completed interviews by region were:-

Eastern Ontario	143
Hamilton/Peninsula	152
Metro Toronto	146
Southwestern Ontario	153
Central/Bruce	154
Northwestern Ontario	137
TOTAL	885

CODING AND TABULATION: Upon completion, all questionnaires were returned to the Toronto office for processing. Questionnaires were edited for completeness and adherence to all skip patterns.

Lists of responses and frequency of occurrence were prepared for open-ended questions. These were then categorized for coding purposes. A coding manual was prepared and coders trained to specialize in coding selected questions.

All data was keypunched with 100% verification. Cards were computer edited and corrections made where necessary to produce a clean deck of cards.

In consultation with the client a tabulation plan was developed for the 1980 study. Demographic breaks used in the 1978 study were again used for the 1980 survey. In addition, a series of cross tabulations were performed on key questions.

Where appropriate, results of questions that appeared on both studies were reported side by side showing significant differences where they occurred. Data was produced in two volumes:

- 1) complete 1980 study including cross tabs
- 2) comparison tables showing data for questions that appeared in both the 1978 and 1980 studies and significant differences

WEIGHTING PROCEDURES: The sample was not designed to be proportional to population by region in either year of the study. For this reason, weighting factors were introduced for each region to reflect the proper population profile.

In the 1980 study, an over-representation of older individuals were interviewed. Therefore, an additional age weighting factor was introduced to reflect the proper age distribution in each region.

Weights were calculated using the following formula:

1978 Study

$$\frac{\text{Population Region A}}{\text{Population of Province}} \times \text{Total Sample} = \text{Weight}$$

(1976 Statistics Canada)

$$\frac{\text{Expected Sample Size Region A}}{\text{Observed Sample Size Region A}} = \text{Weight}$$

Regional Weights 1978

Eastern Ontario	.815
Hamilton/Peninsula	1.170
Metro Toronto	1.596
Southwestern Ontario	.716
Central/Bruce	1.232
Northern Ontario	.505

1980 Study

$$\frac{\text{Population in Age Group in Region A}}{\text{Population of Province 18 +}} \times \text{Total Sample} = \text{Weight}$$

(Ontario Stats June 1979 Estimated)

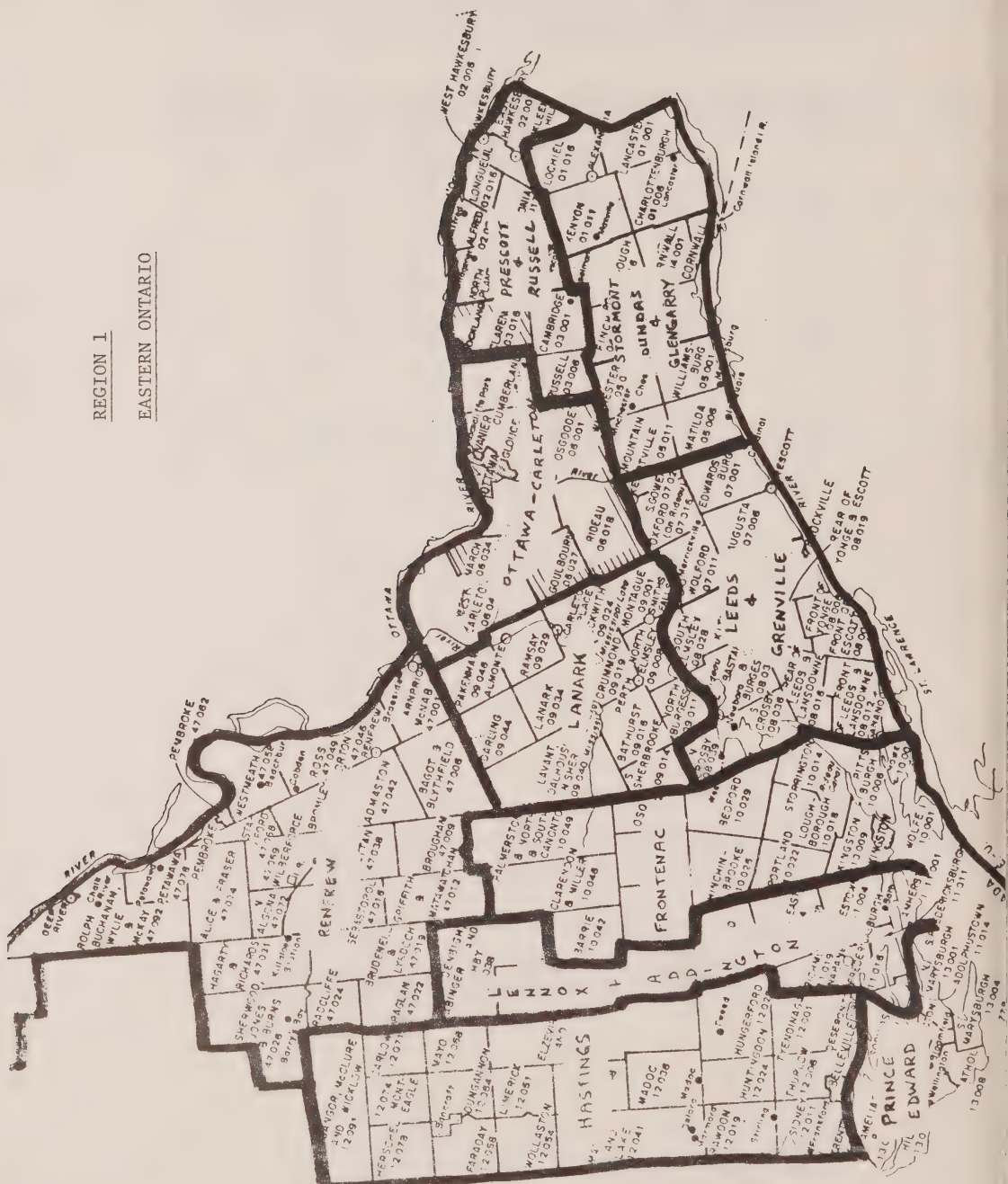
$$= \frac{\text{Expected Sample Size in Age Group in Region A}}{\text{Observed Sample Size in Age Group in Region A}} = \text{Weight}$$

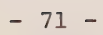
Age/Region Weights 1980

<u>AGE</u>	<u>EASTERN</u>	<u>PENINSULA</u>	<u>TORONTO</u>	<u>WESTERN</u>	<u>CENTRAL/ BRUCE</u>	<u>NORTH WESTERN</u>
18-24	1.328	2.385	1.216	.850	2.213	.629
25-29	1.888	1.500	1.771	.653	1.116	.667
30-34	.831	1.026	1.713	.605	2.040	.473
35-39	.757	1.292	3.400	.989	1.120	.344
40-44	.539	1.014	1.691	.667	.747	.757
45-49	.882	.888	1.691	.615	2.029	.482
50-59	1.180	.857	1.180	.994	.918	.693
60 +	.556	.859	1.887	.517	.930	.319

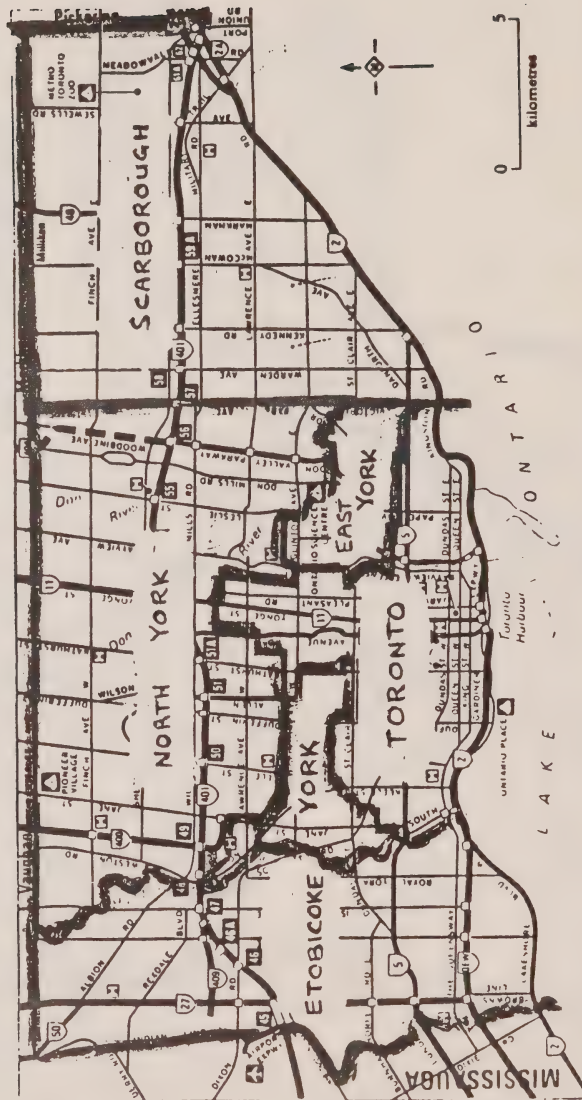
APPENDIX B: REGIONAL MAPS

REGION 1 EASTERN ONTARIO





REGION 3
METROPOLITAN TORONTO



REGION 4
SOUTHWESTERN ONTARIO



NORTHWESTERN ONTARIO



APPENDIX C: SELECTION GRID

HOW TO USE YOUR GRID

It is important to select the correct person to be interviewed in the household. After introducing yourself following the questionnaire introduction, explain to the person at the door that you have to ask two questions to find the person eligible to be interviewed.

1. How many adults 18 years of age and over live in the household?
2. How many of these are men?

Once you know this you are ready to use your grid to select your respondent.

Begin with the grid circled in RED, go across the top of the grid to the number of adults in the household contacted, then go down that column until you are opposite the number of men in that household. The box where these intersect gives you the man or woman you are to interview. NO substitution can be made in the household.

e.g.

Using Grid #1, if in your first household there are three adults 18 and over and two of these are men, you would go down the three adults column to where the two men column (on the left) intersects. In this household the eligible respondent is the youngest man.

Call back

If your respondent is not home try to find out the best time to call back and note the time on your Record of Calls. TWO calls back must be made before dropping the respondent from your sample, DO NOT interview another person in the household who happens to be interested and available.

Tabulation

Be sure to begin with the grid indicated in RED and then continue through all the grids in sequence tabulating above each grid as it is used to select a respondent. Keep going using each grid in sequence until you have finished interviewing. When you have finished you should have used each grid approximately the same number of times.

RESPONDENT SELECTION GRID

GRID #1

Tabulate as used: _____

NO. OF MEN IN HOUSEHOLD		1 adult	2 adults	3 adults	4 or more
0	Woman	Oldest Woman	Youngest Woman	Youngest Woman	Oldest Woman
1	Man	Man	Man	Oldest Woman	Youngest Man
2		Oldest Man	Youngest Man	Youngest Man	Oldest Man
3			Youngest Man	Oldest Man	Youngest Man
4 or more				Oldest Man	Youngest Man

GRID #2

Tabulate as used: _____

NO. OF MEN IN HOUSEHOLD		1 adult	2 adults	3 adults	4 or more
0	Woman	Youngest Woman	Youngest Woman	Oldest Woman	Oldest Woman
1	Man	Man	Oldest Woman	Man	Oldest Man
2		Oldest Man	Woman	Oldest Woman	Youngest Man
3			Youngest Man	Woman or Oldest Woman	Oldest Man
4 or more				Oldest Man	Youngest Man

GRID #3

Tabulate as used: _____

NO. OF MEN IN HOUSEHOLD		1 adult	2 adults	3 adults	4 or more
0	Woman	Youngest Woman	Oldest Woman	Oldest Woman	Youngest Woman
1	Man	Woman	Man	Youngest Woman	Oldest Man
2		Youngest Man	Oldest Man	Oldest Man	Youngest Man
3			Oldest Man	Youngest Man	Oldest Man
4 or more				Youngest Man	Oldest Man

GRID #4

Tabulate as used: _____

NO. OF MEN IN HOUSEHOLD		1 adult	2 adults	3 adults	4 or more
0	Woman	Oldest Woman	Oldest Woman	Youngest Woman	Oldest Woman
1	Man	Woman	Youngest Woman	Man	Youngest Man
2		Youngest Man	Woman	Youngest Woman	Oldest Man
3			Oldest Man	Woman or Youngest Woman	Youngest Man
4 or more				Youngest Man	Oldest Man

GRID #5

Tabulate as used: _____

NO. OF MEN IN HOUSEHOLD		1 adult	2 adults	3 adults	4 or more
0	Woman	Oldest Woman	Youngest Woman	Youngest Woman	Oldest Woman
1	Man	Man	Man	Oldest Woman	Youngest Man
2		Oldest Man	Youngest Man	Youngest Man	Oldest Man
3			Youngest Man	Oldest Man	Youngest Man
4 or more				Oldest Man	Youngest Man

GRID #6

Tabulate as used: _____

NO. OF MEN IN HOUSEHOLD		1 adult	2 adults	3 adults	4 or more
0	Woman	Youngest Woman	Oldest Woman	Oldest Woman	Youngest Woman
1	Man	Man	Oldest Woman	Man	Oldest Man
2		Oldest Man	Woman	Oldest Woman	Youngest Man
3			Youngest Man	Woman or Oldest Woman	Oldest Man
4 or more				Oldest Man	Youngest Man

GRID #7

Tabulate as used: _____

NO. OF MEN IN HOUSEHOLD		1 adult	2 adults	3 adults	4 or more
0	Woman	Youngest Woman	Oldest Woman	Oldest Woman	Youngest Woman
1	Man	Woman	Man	Youngest Woman	Oldest Man
2		Youngest Man	Oldest Man	Oldest Man	Youngest Man
3			Oldest Man	Youngest Man	Oldest Man
4 or more				Youngest Man	Oldest Man

Grids are numbered 1 to 7. Begin with Grid # _____ to select your first respondent; then use the next grid to select your second respondent, etc. When you reach Grid #7 go back to Grid #1 and use in sequence. As each Grid is used tabulate in the space provided.

Adults are household members 13 years of age and over.

APPENDIX D: QUESTIONNAIRE

Project #80-047

RESPONDENT NAME: _____	INTERVIEWER: _____	4- 5- 6-
RESPONDENT ADDRESS: _____	CITY: _____	
RESPONDENT TELEPHONE NO.: _____	DATE OF INTERVIEW: _____	
C T # _____	INTERVIEW TIME: START _____	7-1
E A # _____	FINISH _____	
	MALE () 8-1 Female () -2	8-

INTRODUCTION

Hello! I'm _____ of Complan Research. We are doing a study on various issues and would like to interview a member of your household. First of all, so that I may select a respondent, would you tell me how many adults 18 years of age and over live in this household?

(CONTINUE WITH RESPONDENT SELECTION USING GRID)

(WHEN DESIRED RESPONDENT OBTAINED, RE-INTRODUCE, IF NECESSARY, AND CONTINUE)

We would like to get your personal opinion on some current issues. Let me assure you your answers will be confidential and used to form a statistical report.

(IF DESIRED RESPONDENT NOT AT HOME, ASK WHEN EXPECTED TO BE AT HOME AND OBTAIN TELEPHONE NUMBER)

Time expected: _____

Q.1a Here is a list of issues facing us today. (HAND RESPONDENT CARD 1)
Which three of these issues concern you personally the most? (RECORD BELOW)

Q.1b And which three do you believe should have the highest priority for governments? (RECORD BELOW)

	Q.1a Personal priority	Q.1b Government priority
Abortion	() 9-1	() 11-1
Cost of health care	() -2	() -2
Education	() -3	() -3
Energy	() -4	() -4
Environment	() -5	() -5
Fair deal for consumers	() -6	() -6
Government spending	() -7	() -7
Immigration	() -8	() -8
Inflation	() 10-1	() 12-1
Law and order	() -2	() -2
Lower taxes	() -3	() -3
National security	() -4	() -4
Pensions	() -5	() -5
Public safety	() -6	() -6
Unemployment	() -7	() -7

Q.1c Is there any issue not on these lists which you believe should have a very high priority for government?

IF "YES": What?

Q.2 On this card we have a list of items. Some of these things concern some consumers but not others. (HAND RESPONDENT CARD 2) Which ones concern you and how much? The card lists degrees of concern to assist you.

	<u>Extremely concerned</u>	<u>Moderately concerned</u>	<u>Not too concerned</u>	<u>Not at all con- cerned</u>	<u>Don't know</u>	
1. Food prices	()14-1	()-2	()-3	()-4	()-9	14-
2. The high prices of many products - other than food	()15-1	()-2	()-3	()-4	()-9	15-
3. The high cost of personal and household services	()16-1	()-2	()-3	()-4	()-9	16-
4. The poor quality of many products	()17-1	()-2	()-3	()-4	()-9	17-
5. The failure of many companies to live up to claims made in their advertising	()18-1	()-2	()-3	()-4	()-9	18-
6. The poor quality of after-sales service and repairs of products	()19-1	()-2	()-3	()-4	()-9	19-
7. Misleading and confusing labeling	()20-1	()-2	()-3	()-4	()-9	20-
8. Inadequate guarantees or warranties	()21-1	()-2	()-3	()-4	()-9	21-
9. Not enough information about different products and services	()22-1	()-2	()-3	()-4	()-9	22-
10. Not knowing what to do if something is wrong with a product you have bought	()23-1	()-2	()-3	()-4	()-9	23-
11. Not knowing what to do if something is wrong with a service you have contracted	()24-1	()-2	()-3	()-4	()-9	24-
12. Too much advertising	()25-1	()-2	()-3	()-4	()-9	25-
13. Cost of renting or owning a house or apartment	()26-1	()-2	()-3	()-4	()-9	26-
14. Too much credit available	()27-1	()-2	()-3	()-4	()-9	27-
15. Cost of borrowing money	()28-1	()-2	()-3	()-4	()-9	28-
16. Too much packaging	()29-1	()-2	()-3	()-4	()-9	29-

Q.3 Here is another card listing some statements made by some consumers. (HAND RESPONDENT CARD 3) For each one please tell me if you agree or disagree with the statement.

	<u>Agree</u>	<u>Disagree</u>	<u>Have had no dealings</u>	
1. Most companies handle complaints properly	()30-1	()-2	()-3	30-
2. It's very difficult to get car insurance claims settled fairly	()31-1	()-2	()-3	31-
3. There are too many dangerous products on the market	()32-1	()-2	()-3	32-
4. Computer billing errors are difficult to have corrected	()33-1	()-2	()-3	33-
5. Advertising supplies useful information about products	()34-1	()-2	()-3	34-
6. When buying real estate, it is difficult to get all the information needed to make a wise decision	()35-1	()-2	()-3	35-
7. Most consumer problems result from their own carelessness	()36-1	()-2	()-3	36-

Q.4a Consumers deal with many different types of business from time to time. For each business listed, please give me your opinion on the type of job they do. On this card we list the industries and a rating scale from 1 to 7, where 1 is excellent, 4 is average and 7 is very poor. You may select any number from 1 to 7 depending on how you feel. (HAND RESPONDENT CARD 4)

Q.4b INTERVIEWER NOTE: If a respondent gives a rating of 5, 6 or 7 for a business IMMEDIATELY ASK:

Would you tell me why you have given _____ a poor rating?
(NAME OF BUSINESS)

Is it because you, yourself, have had a bad experience with them or because you have heard of other people who have had a bad experience with that industry? (RECORD)

		Q.4a								Have had no dealings	Q.4b				
		(CIRCLE ANSWER)									Per- sonal	Hear- say	Don't know		
1.	Department Stores	1	2	3	4	5	6	7	()	()	56-1()	-2	()	-9	37- 38-
2.	Small shopkeepers	1	2	3	4	5	6	7	()	()	57-1()	-2	()	-9	39- 40-
3.	Food supermarkets	1	2	3	4	5	6	7	()	()	58-1()	-2	()	-9	41- 42-
4.	Life insurance companies	1	2	3	4	5	6	7	()	()	59-1()	-2	()	-9	43- 44-
5.	General and auto insurance	1	2	3	4	5	6	7	()	()	60-1()	-2	()	-9	45- 46-
6.	Mail order houses	1	2	3	4	5	6	7	()	()	61-1()	-2	()	-9	47- 48-
7.	Auto manufacturers	1	2	3	4	5	6	7	()	()	62-1()	-2	()	-9	49- 50-
8.	Home construction	1	2	3	4	5	6	7	()	()	63-1()	-2	()	-9	51- 52-
9.	Real estate brokers	1	2	3	4	5	6	7	()	()	64-1()	-2	()	-9	53- 54-
10.	The advertising industry	1	2	3	4	5	6	7	()	()	65-1()	-2	()	-9	55- 56-
11.	Garages and auto mechanics	1	2	3	4	5	6	7	()	()	66-1()	-2	()	-9	57- 58-
12.	Used car dealers	1	2	3	4	5	6	7	()	()	67-1()	-2	()	-9	59- 60-
13.	New car dealers	1	2	3	4	5	6	7	()	()	68-1()	-2	()	-9	61- 62-
14.	Travel agents	1	2	3	4	5	6	7	()	()	69-1()	-2	()	-9	63- 64-
15.	Trust companies	1	2	3	4	5	6	7	()	()	70-1()	-2	()	-9	65- 66-
16.	Home improvements/ repairs	1	2	3	4	5	6	7	()	()	71-1()	-2	()	-9	67- 68-
17.	Door-to-door sales	1	2	3	4	5	6	7	()	()	72-1()	-2	()	-9	69- 70-
18.	Consumer finance companies	1	2	3	4	5	6	7	()	()	73-1()	-2	()	-9	71- 72-
19.	Manufacturers of large and small electrical appliances	1	2	3	4	5	6	7	()	()	74-1()	-2	()	-9	73- 74-

Q.5a In the past year have you had good reason to complain about a product or service?

YES ()8-1

NO ()-2 → SKIP TO Q.8

IF "YES" ASK: How many products or services? (CIRCLE ONE)

1 2 3 4 5 6 7 8 9 or more

Q.5b How many of these _____ products or services did you actually complain about?

0 1 2 3 4 5 6 7 8 9 or more

GO TO Q.5c

GO TO Q.5d

Q.5c Why not? (CHECK ALL MENTIONS)

Couldn't be bothered

() 11-1

Problem not important enough

() -2

Didn't know who to complain to

() -3 SKIP TO Q.8

Take too much time

() -4

Too complex

() -5

Wouldn't have done any good

() -6

Other (SPECIFY) _____

Q.5d Did you take your complaint to any of these? (HAND RESPONDENT CARD 5)

IF MORE THAN ONE COMPLAINT, SAY:

Of the complaints you had, let's talk about the most serious one. (HAND RESPONDENT CARD 5)

IF NONE OF THESE, ASK: Who? (RECORD UNDER "OTHER")

Manufacturer

() 12-1 Lawyer

() 13-1

Dealer/retailer/store

() -2 Ombudsman

() -2

Government Department - Ontario

() -3 TV/Radio station

() -3

- Federal

() -4

Local elected official

() -4

Better Business Bureau (BBB)

() -5

(MP/MPP/Alderman)

() -4

Consumers Assoc. of Canada (CAC)

() -6

Trade Association

() -5

Newspaper action line column

() -7

Other (SPECIFY):

Letter to newspaper editor

() -8

Utility company

() -9

(telephone, gas, hydro)

Q.6a What was the result of your complaint?

Money back/credit note

() 14-1

Item replaced/exchanged

() -2

Explanation of why had a problem

() -3

Accounting/clerical error corrected

() -4

→ GO TO Q.6b

Item delivered

() -5

Item repaired/Job corrected

() -6

Apology

() -7

Took court action

() -8

Gave up - could not get satisfaction

() 15-1

Other (SPECIFY):

→ GO TO Q.7a

No settlement yet

() -2

Q.6b How satisfied were you with the result of your complaint? Were you?

Very satisfied

() 16-1

Not too satisfied

() -3

Fairly satisfied

() -2

Not at all satisfied

() -4

Q.7a Still thinking about your most serious complaint, did it fit into one of these categories?
(HAND RESPONDENT CARD 7 AND READ LIST)

	YES	NO	
- promises not met/contract not fulfilled	() 17-1	() 2	17-
- quality not as advertised	() 18-1	() 2	18-
- advertised product not available	() 19-1	() 2	19-
- product misrepresented	() 20-1	() 2	20-
- service misrepresented	() 21-1	() 2	21-
- did not understand conditions of sale	() 22-1	() 2	22-
- salesmen pressured me	() 23-1	() 2	23-
- billing error	() 24-1	() 2	24-

Q.7b IF NONE OF THE ABOVE, ASK:

What was it? (RECORD VERBATIM)

25-

ASK ALL RESPONDENTS

Q.8 Here is a card with a list of statements. (HAND RESPONDENT CARD 8) For each one please tell me whether you agree OR disagree in general with the statement?

	Agree	Disagree	Not familiar with subject	
1. The attitude of business today is that "the consumer is always right"	() 26-1	() 2	() 3	26-
2. Consumers would get a bad deal if companies were not regulated by government	() 27-1	() 2	() 3	27-
3. Most manufacturers care only about making a profit and not about the quality of their product	() 28-1	() 2	() 3	28-
4. The consumer movement has helped improve the quality and standards of products and services	() 29-1	() 2	() 3	29-
5. There is too much government regulation of business	() 30-1	() 2	() 3	30-
6. Business is becoming more aware of social responsibilities, such as pollution and safety	() 31-1	() 2	() 3	31-
7. The activities of the consumer movement in the long run will lead to too much government control	() 32-1	() 2	() 3	32-
8. Government favours business more than consumers	() 33-1	() 2	() 3	33-
9. In most cases, it's useless complaining to the government because it can't or won't do anything about it	() 34-1	() 2	() 3	34-
10. The attitude of business today is "let the buyer beware"	() 35-1	() 2	() 3	35-

Q.9a How good a job do you think the media has done in informing and educating the consumer? Would you say the newspapers and magazines have done - (READ LIST)

	Q.9a Newspapers/ Magazines	Q.9b T.V.	Q.9c Radio	
A very good job?	() 36-1	() 37-1	() 38-1	36-
A fairly good job?	() -2	() -2	() -2	37-
A fairly poor job?	() -3	() -3	() -3	38-
A very poor job?	() -4	() -4	() -4	

Q.9b What about T.V.? Would you say - (RECORD ABOVE)

Q.9c What about radio? Would you say - (RECORD ABOVE)

Q.10 Do you believe there is a need in Canada for a consumer spokesman such as Ralph Nader, the American crusader for consumer rights?

YES () 39-1

NO () -2

39-

Q.11 Here is a card listing types of actions that can be taken by a consumer to get satisfaction. (HAND RESPONDENT CARD 11) Please rate how effective you think each action is on a scale of 1 to 5, where 1 is excellent, 3 average and 5 poor. You may select any of the five numbers depending on how you feel.

1. Refusing to deal with specific companies or not buying their product	1	2	3	4	5	40-
2. Getting consumer representatives onto supervisory agencies such as marketing boards	1	2	3	4	5	41-
3. Taking manufacturers/dealers, etc. to court	1	2	3	4	5	42-
4. Contacting elected representatives or government ministries	1	2	3	4	5	43-
5. Getting the newspapers/TV, etc. to publicize the issue	1	2	3	4	5	44-
6. Teaching consumer education in the schools	1	2	3	4	5	45-
7. Getting consumer representatives on company boards of directors	1	2	3	4	5	46-
8. More consultation between consumer groups and government	1	2	3	4	5	47-
9. Public demonstrations	1	2	3	4	5	48-
10. Complaining to companies	1	2	3	4	5	49-

Q.12 Here is a card listing various aspects of consumerism. (HAND RESPONDENT CARD 12) Now I'd like you to think back 2 or 3 years and tell me for each one of these items if you believe the situation is better, the same, or worse today than it was then?

I'd also like you to tell me for each item how you expect the situation to be in the next 2-3 years.

(ASK RESPONDENT BOTH PARTS OF THE QUESTION FOR EACH STATEMENT BEFORE GOING ON TO THE NEXT ITEM).

	PRESENT			FUTURE			
	Better	Worse	No Change	Better	Worse	No Change	
1. Information about content of products	()50-1	()-2	()-3	()-4	()-5	()-6	50-
2. Information about how to take care of/operate/assemble products	()51-1	()-2	()-3	()-4	()-5	()-6	51-
3. Safety testing of products	()52-1	()-2	()-3	()-4	()-5	()-6	52-
4. Handling of consumer complaints by business	()53-1	()-2	()-3	()-4	()-5	()-6	53-
5. Quality of products and services	()54-1	()-2	()-3	()-4	()-5	()-6	54-
6. Treatment of consumer by business	()55-1	()-2	()-3	()-4	()-5	()-6	55-
7. Misleading claims about products	()56-1	()-2	()-3	()-4	()-5	()-6	56-
8. Getting things repaired properly	()57-1	()-2	()-3	()-4	()-5	()-6	57-
9. Fair cost of having things repaired	()58-1	()-2	()-3	()-4	()-5	()-6	58-
10. Relationship between consumer and business	()59-1	()-2	()-3	()-4	()-5	()-6	59-

Q.13 Some people think that consumer laws and regulations increase the cost of the goods and services. Others disagree and think laws and regulations save the consumer money. What do you believe?

Cost more ()60-1 Saves money ()-2 Don't know ()-9 60-

Q.14 If you were making a major purchase, where would you go to get information or assistance in helping you make your decision? Anywhere else? (DO NOT READ LIST) (CHECK ALL MENTIONS)

Government - Ontario	()61-1	Credit Unions	()62-1	
- Federal	()-2	Lawyer	()-2	
Better Business Bureau	()-3	Friend/relative	()-3	61-
Consumers Association of Canada	()-4	Newspaper/TV/radio/magazines	()-4	
Chamber of Commerce	()-5	Banks	()-5	
Consumer Information Centre	()-6	Library	()-6	62-
Community Information Centre	()-7	Manufacturer/dealer/store	()-7	
		Don't know	()-9	
Other (SPECIFY):				

Q.15 If you found yourself needing information about your rights as a consumer, where would you go for this information? (DO NOT READ LIST) Any others? (CHECK ALL MENTIONS)

Government - Ontario	() 63-1	Ombudsman	() 64-1	63-
- Federal	() -2	Lawyer	() -2	
Better Business Bureau	() -3	Friend/relative	() -3	
Consumers Association of Canada	() -4	Newspaper/TV/radio	() -4	64-
Chamber of Commerce	() -5	Banks	() -5	
Consumer Information Centre	() -6	Don't know	() -9	
Other (SPECIFY):				

Q.16 Thinking of yourself as a shopper, do you generally do each one of these things and if so, always or sometimes? (HAND RESPONDENT CARD 16) (READ LIST)

	<u>Always</u>	<u>Sometimes</u>	<u>Never</u>	
Comparison shop	() 65-1	() -2	() -3	65-
Make a budget and keep to it	() 66-1	() -2	() -3	66-
Buy on impulse	() 67-1	() -2	() -3	67-
Use a grocery shopping list	() 68-1	() -2	() -3	68-
Overspend	() 69-1	() -2	() -3	69-
Buy things I don't need	() 70-1	() -2	() -3	70-

Q.17 There are various laws to protect the consumer. Offhand which ones are you aware of? (RECORD VERBATIM) Any others?

Q.18a This question is about advertising. There has been discussion recently about advertising in public transit (bus, streetcar and subway). For each item I name, please tell me if you have any objections to these being advertised on buses, streetcars and subways.

	Q.19a			Q.19b		
	<u>Object</u>	<u>Do not Object</u>	<u>No Opinion</u>	<u>OTHER MEDIA</u>		
				<u>YES</u>	<u>NO</u>	
Cigarettes	() 8-1	() -2	() -3	() 13-1	() -2	8-9-10-11-12-
Entertainment	() 9-1	() -2	() -3	() 14-1	() -2	13-14-15-16-17-
Beer, wine, liquor	() 10-1	() -2	() -3	() 15-1	() -2	
Personal hygiene products	() 11-1	() -2	() -3	() 16-1	() -2	
Candy	() 12-1	() -2	() -3	() 17-1	() -2	

FOR EACH ITEM RESPONDENT OBJECTS TO, ASK:

Q.18b Do you object to advertising for _____ in other media such as TV, radio, newspapers and magazines.

Q.19 Now we would like to get your opinions about insurance. Have you ever bought an insurance policy for -

READ LIST	YES	NO	
Auto/car/truck insurance	()18-1	() -2	18-
Life insurance	()19-1	() -2	19-
Home/ Fire/Theft and content insurance	()20-1	() -2	20-

FOR EACH ONE RESPONDENT HAS PURCHASED IN Q.19, ASK:

Q.20 When buying _____ insurance do you believe you were given enough information to make a good purchase decision.

	YES	NO	
Auto/car/truck insurance	()21-1	()-2	21-
Life insurance	()22-1	()-2	22-
Home/Fire/Theft and content insurance	()23-1	()-2	23-

FOR EACH ONE RESPONDENT HAS PURCHASED IN Q.19 ASK:

Q.21 Did you shop around with different agents or companies OR did you go through only one company or agent?

	AUTO	LIFE	HOME/FIRE/THEFT	
Shopped around	()24-1	()25-1	()26-1	24-
One company only	() -2	() -2	() -2	25- 26-

Q.22a Do you currently hold an automobile insurance policy in your name?

YES ()27-1 GO TO Q.22c NO ()-2 GO TO Q.22b 27-

Q.22b Are you currently covered under someone else's policy?

YES ()28-1 GO TO Q.22c NO ()-2 GO TO Q.24a 28-

Q.22c Thinking now just about auto insurance here are some coverages which may be available in the future. Which ones would be of interest to you?
HAND RESPONDENT CARD 22 AND READ LIST

	Q.22c		Q.22d \$50.			Q.22e \$25.			Q.22f \$10.			
	YES	NO	YES	NO	Don't know	YES	NO	Don't know	YES	NO	Don't know	
(i) Full cost of repair regardless of depreciated value of the vehicle	()29-1()	-2()	32-1()	-2()	-9()	35-1()	-2()	-9()	38-1()	-2()	-9()	29-30-31-
(ii) Increased compensation for lost earnings of accident victims (regardless of whether or not caused accident).	()30-1()	-2()	33-1()	-2()	-9()	36-1()	-2()	-9()	39-1()	-2()	-9()	32-33-34-
(iii) Increased medical expenses, job training and other expenses caused by the accident regardless of fault	()31-1()	-2()	34-1()	-2()	-9()	37-1()	-2()	-9()	40-1()	-2()	-9()	35-36-37-38-39-40-

FOR EACH INTERESTED IN Q.22c ASK Q.22d

Q.22d Would you be willing to pay an additional premium of \$50. for _____
(RECORD ABOVE)

FOR ALL ITEMS WITH NO OR DON'T KNOW RESPONSE, ASK:

Q.22e Would you be willing to pay an additional premium of \$25. for _____
(RECORD ABOVE)

FOR ALL ITEMS WITH NO OR DON'T KNOW RESPONSE, ASK:

Q.22f Would you be willing to pay an additional premium of \$10. for _____
(RECORD ABOVE)

Q.22g Would you be willing to pay an additional premium of \$5 for automatic car rental coverage while your car was being repaired as the result of an accident?

YES ()41-1 NO ()-2

41-

Q.23a Group insurance is a system in which a number of people are insured under the same policy. Group auto insurance is currently available, but insurers may not offer different rates to group members than they offer to individuals.

YES NO

(i) Do you think it would be fair to allow lower rates for group members because of savings in administrative costs?

()42-1 ()-2

42-

(ii) Do you think it would be fair if people who were unable to join groups were charged higher rates than those in groups?

()43-1 ()-2

43-

Q.23b Do you have any other comments about the fairness or unfairness of group auto insurance?

44-45-46-47-

Q.24a Now, I would like to ask you a few questions about rent controls. Are you aware of the rent review program?

YES () 48-1 GO TO Q.24b NO () -2 GO TO Q.26

48-

Q.24b What is the name of the Ontario government office which provides information to the public on the rent review program and decides on certain rent disputes between landlords and tenants?

DO NOT READ LIST

Rent review Board () 49-1

Residential Tenancy Commission () -2

49-

Other (SPECIFY): _____

Don't know () -9

Q.25 The Residential Tenancy Commission (Formerly Rent Review Board) is in fact the new name of the group. In your opinion is this Commission -

READ LIST

biased in favour of the landlord () 50-1

biased in favour of the tenant () -2

50-

not biased at all () -3

Q.26 If you thought a proposed rent increase was too high what would you likely do?

READ LIST

a) ask the Residential Tenancy Commission (formerly Rent Review Board) to review the proposed increase () 51-1

b) move () -2

51-

c) accept the increase as a 'fact of life' and stay () -3

d) try to negotiate a solution with your landlord () -4

Q.27a Can you tell me if there is a maximum percent a landlord can increase rent each year without having to receive approval from the Commission?

YES () 52-1 GO TO Q.27b NO () -2 GO TO Q.28

52-

Q.27b What percent? _____

53-

Q.28 Are you a landlord or a tenant?

landlord () 54-1

tenant () -2

54-

neither () -3

Q.29a Have you had any contact with the Commission offices?

YES () 55-1 GO TO Q.29b NO () -2 GO TO Q.30

55-

Q.29b How helpful have these offices been to you. Would you say -

READ LIST

Very helpful () 56-1

Fairly helpful () -2

56-

Not too helpful () -3

Not at all helpful () -4

Q.30 Here is a list of organizations which sometimes collect or use information about us. For each of these please tell me if you think they limit the personal and financial information to what is really necessary or whether they ask for too much? (HAND RESPONDENT CARD 30)

	Ask only what is necessary	Ask too Much	Don't know	
- employers	()57-1	()-2	()-3	57-
- institutions extending credit	()58-1	()-2	()-3	58-
- insurance companies	()59-1	()-2	()-3	59-
- police and other law enforcement agencies	()60-1	()-2	()-3	60-
- government	()61-1	()-2	()-3	61-

Q.31 How concerned are you that the present use of computers can affect your personal privacy? Are you -

Very concerned	()62-1	
Fairly concerned	()-2	62-
Not too concerned	()-3	
Not at all concerned	()-4	

Q.32a Where do you think the major responsibility lies to ensure confidentiality of personal and financial information - with the private sector or with government? (ONE ANSWER ONLY)

Private Sector ()63-1	Government ()-2	Don't know ()-9	63-
------------------------	------------------	------------------	-----

Q.32b Where do you think the major responsibility lies to protect consumers against computer-related error - with the individual, the private sector, or government? (ONE ANSWER ONLY)

Individual ()64-1	Private Sector ()-2	Government ()-3	64-
Don't know ()-9			

Q.33 Still talking about computers, have you ever heard of -

	YES HEARD	NOT HEARD	
Electronic funds transfer systems	()65-1	()	65-
Telidon	()-2	()	66-
24 Hour cash dispensers (such as Instabank, Permateller)	()-3	()	

Q.34 Now, I'd briefly like to ask you about the wording used in documents such as insurance policies and product warranties. Do you agree or disagree with each of these statements?

	AGREE	DISAGREE	Don't Know	
a) in order to protect the consumer the wording must be in legal terms	()67-1	()-2	()-9	67-
b) the wording is too confusing for the average consumer to understand	()68-1	()-2	()-9	68-

Q.35a Have you ever heard of the Consumer Information Centre?

YES ()69-1 NO ()-2 GO TO Q.36a
Don't know ()-9 GO TO Q.36a

69-

Q.35b Have you ever used the Centre?

YES ()70-1 NO ()-2

70-

Q.36a Have you ever heard of the Consumer Advisory Services branch of Consumer and Commercial Relations?

YES ()71-1 NO ()-2 GO TO Q.37a
Don't know ()-9 GO TO Q.37a

71-

Q.36b Have you ever used their services?

YES ()72-1 NO ()-2 Don't know ()-9

72-

Q.37a Have you ever had any contact with the Ministry of Consumer and Commercial Relations?

YES ()73-1 NO ()-2 GO TO Q.38
Don't know ()-9 GO TO Q.38

73-

Q.37b What was the reason for your contact? RECORD VERBATIM

Finally, a few questions about you to help us classify your answers.

Q.38 Into which of these age groups do you belong? (HAND RESPONDENT CARD 38)

18 - 24 years	() 8-1	40 - 44 years	() -5
25 - 29 years	() -2	45 - 49 years	() -6
30 - 34 years	() -3	50 - 59 years	() -7
35 - 39 years	() -4	60 years of age and over	() -8

Q.39 How many adults 18 and over live in your household? _____

How many teenagers 13 - 17 live in your household? _____

How many children 6 - 12 live in household? _____

How many children under 6 live in your household? _____

Q.40 Including yourself, how many household members have a permanent drivers license _____?

What is the age, sex and number of years licensed of each of them?

		SEX		YEARS LICENSED (READ LIST)				
Respondent (If licensed)	AGE	MALE	FEMALE	Less than 1 year	1 - 2 YRS	About 3 YRS.	About 4 YRS.	5 YRS or more
Driver	2	()	15-1 () -2	() 16-1	() -2	() -3	() -4	() -5
"	3	()	18-1 () -2	() 19-1	() -2	() -3	() -4	() -5
"	4	()	21-1 () -2	() 22-1	() -2	() -3	() -4	() -5
"	5	()	24-1 () -2	() 25-1	() -2	() -3	() -4	() -5
"	6	()	27-1 () -2	() 28-1	() -2	() -3	() -4	() -5
"	6	()	30-1 () -2	() 31-1	() -2	() -3	() -4	() -5

INTERVIEWER OBSERVE:

Q.41 Live in - House () 32-1
 - Apartment/Flat () -2
 - Townhouse () -3
 - Duplex () -4

- Other (SPECIFY):

Q.42 Are you the male/female head of the household?

YES () 33-1 NO () -2

Q.43 Is this home owned or rented by the head of the household?

Owned () 34-1 Rented () -2

Q.44 Are you a member of - (READ LIST)

	YES	NO
Consumers Association	() 35-1	() -2
Ratepayers Association	() 36-1	() -2
Credit Union	() 37-1	() -2

Q.45 What is your marital status?

Married	() 38-1	Divorced/Separated	() -4
Single	() -2	Other (SPECIFY):	_____
Widowed	() -3		

- Q.46 Which of these categories best describes your last year of formal education?
(HAND RESPONDENT CARD 46)
- | | | | |
|---------------------------------|-------------------------------------|-------|-----|
| Some grade school | ()39-1 Completed community college | ()-6 | |
| Completed grade school | () -2 Part university | ()-7 | 39- |
| Part high/Technical school | () -3 Completed university | ()-8 | |
| Completed high/Technical school | () -4 Post graduate university | ()-0 | |
| Part community college | () -5 Other (SPECIFY): | | |
-
- Q.47 What is your occupation?
- Kind of job: _____ 40-
- Type of business: _____ 41-
- Q.48 Are you the chief wage earner in your household?
- YES ()42-1 GO TO Q.51 NO ()-2 GO TO Q.49 42-
- IF "NO" ASK:
- Q.49 Which of these categories best describes the last year of formal education
of the chief wage earner? (HAND RESPONDENT CARD 49)
- | | | |
|---------------------------------|---------|-----|
| Some grade school | ()43-1 | |
| Completed grade school | () -2 | |
| Part high/Technical school | () -3 | |
| Completed high/Technical school | () -4 | 43- |
| Part community college | () -5 | |
| Completed community college | () -6 | |
| Part university | () -7 | |
| Completed university | () -8 | |
| Post graduate university | () -0 | |
| Other (SPECIFY): | | |
-
- Q.50 What is the occupation of the chief wage earner?
- Kind of job: _____ 44-
- Type of business: _____ 45-
- Q.51 Which country were you born in?
- | | | | | |
|---------------|---------|------------------|-------|-----|
| Canada | ()46-1 | West Indies | ()-5 | 46- |
| British Isles | () -2 | Africa | ()-6 | 47- |
| U.S.A. | () -3 | Asia | ()-7 | |
| Europe | () -4 | Other (SPECIFY): | | |
- (SPECIFY COUNTRY) _____
- IF NOT BORN IN CANADA ASK:
- Q.52 How long have you lived in Canada? _____ 48-
- Years _____ 49-
- Months _____
- Q.53 And the final question: Which of these categories best describes your
total 1979 family income before taxes? (HAND RESPONDENT CARD 53) Simply
tell me the letter opposite the appropriate category.
- | | | | | |
|------------------------|---------|------------------------|-------|-----|
| A. Under \$10,000 | ()50-1 | E. \$25,000 - \$29,999 | ()-5 | |
| B. \$10,000 - \$14,999 | () -2 | F. \$30,000 - \$49,999 | ()-6 | |
| C. \$15,000 - \$19,999 | () -3 | G. \$50,000 and over | ()-7 | 50- |
| D. \$20,000 - \$24,999 | () -4 | Refused | ()-8 | |
| | | Don't know | ()-9 | |

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